```
Set      Items    Description
S1           0    AU=(SHAD H? OR SHAD, H?)
S2         330    CREDIT()(REPORT? OR SCORE? ?)
S3         110    S2(20N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTR-
                  ANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL?
                  OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V-
                  IRTUAL?)
S4           9    S3(S)(HTML OR BROWSER? OR MARK()UP OR MARKUP()LANGUAGE?)
S5         113    EQUIFAX? OR EXPERIAN? OR TRANSUNION?
S6          14    S3 AND S5
? show file
File 348:EUROPEAN PATENTS 1978-2003/Nov W05
        (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031218,UT=20031211
        (c) 2003 WIPO/Univentio
```

6/3,K/1   (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00965503   **Image available**
SYSTEM AND METHOD FOR RAPID UPDATING OF CREDIT INFORMATION
SYSTEME ET PROCEDE POUR METTRE A JOUR RAPIDEMENT DES INFORMATIONS DE
    SOLVABILITE
Patent Applicant/Assignee:
  FIRST USA BANK N A, Three Christina Centre, 201 North Walnut Street,
    Wilmington, DE 19801, US, US (Residence), US (Nationality)
Inventor(s):
  FEI Huchen, Wilmington, DE, US,
  YANG Donald, Wilmington, DE, US,
  HONG Xiao, Wilmington, DE, US,
Legal Representative:
  SCOTT Thomas J Jr (et al) (agent), Intellectual Property Department,
    Hunton & Williams, 1900 K Street, N.W., Suite 1200, Washington, DC
    20006-1109, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200299598 A2 20021212 (WO 0299598)
  Application: WO 2002US18025 20020607 (PCT/WO US0218025)
  Priority Application: US 2001296135 20010607
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 7320

Fulltext Availability:
  Detailed Description

Detailed Description
... OF THE INVENTION
  Field of the Invention
  [0011 The invention relates to the field of **electronic** transactions,
  and more particularly to techniques for rapidly updating **credit   scores**
   or other credit information, for instance on a daily or greater basis.

  2. Description of...information. Credit files themselves, such as those
  maintained by the credit reporting organizations (such as **Equifax** and
  Experian), may receive updated account payment, balance, delinquency and
  other information on a periodic basis, which...one or more credit
  reporting organizations (also sometimes referred to as credit bureaus)
  such as **Experian** , **TransUnion** , and **Equifax** . The credit reporting
  organizations have agreements with various creditors under which the
  creditors provide credit...

6/3,K/2   (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00956981   **Image available**

NOTIFYING A CONSUMER OF CHANGES MADE TO A CREDIT REPORT
SYSTEMES ET PROCEDES SIGNALANT A UN UTILISATEUR LES MODIFICATIONS DE SON RELEVE DE CREDIT

Patent Applicant/Assignee:
  EQUIFAX INC, 1550 Peachtree Street, N.W., Atlanta, GA 30309, US, US (Residence), US (Nationality

Inventor(s):
  CHAPMAN Thomas F, 78 Lindbergh Drive, NE, Unit #60, The Parkside, Atlanta, GA 30305, US,
  DODGE Jeffrey L, 10430 Groomsbridge Road, Alpharetta, GA 30022, US,
  MILLARD Joy T, 5204 Camden Lake Parkway, Acworth, GA 30101, US,
  SATTERFIELD Markus R, 1210 Elk Ridge Cove, Alpharetta, GA 30005, US,
  SMYTHE Alexander C, 4432 Columns Drive, Marietta, GA 30067, US,
  TRIGONOPLOS Patrick S, 802 Brookshade Parkway, Alpharetta, GA 30004, US,

Legal Representative:
  PRATT John S (agent), Kilpatrick Stockton LLP, Suite 2800, 1100 Peachtree Street, Atlanta, GA 30309-4530, US,

Patent and Priority Information (Country, Number, Date):
  Patent: WO 200291127 A2-A3 20021114 (WO 0291127)
  Application: WO 2002US14654 20020509 (PCT/WO US0214654)
  Priority Application: US 2001852597 20010510

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 8927

Patent Applicant/Assignee:
  EQUIFAX INC...
Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... predeten-nined time. The customer may identify the monitoring and notifying
7
criteria as three **credit report** requests within a thirty (30) day
period. Therefore, if the **server** 12 detects that three **credit report**
  requests have been made within a thirty day period, the **server** 12
sends a notification to the customer.

The customer may also elect to monitor any...mail notification about the
product subscription from the Product Fulfillment process 92 and updates
a **credit reporting online** system (ACRO). In this embodiment, the
delta process 82 does not generate daily credit information...In this
embodiment, the Product Fulfillment process 92 is responsible for
providing updates to the **credit reporting online** system (ACRO). One
skilled in the art
can readily appreciate other features of this'embodiment...

Claim
... the plurality of elements in the credit reporting database are
  collected from a plurality of **credit reporting** agencies, the

modifications being at least
partially definable by a user, the system comprising:
at least one server storing at least part of the credit reporting
database, the credit reporting database having a plurality of
entries, at least one of the entries having a plurality...

...elements, wherein each element can be modified by a datum collected from
the plurality of credit reporting agencies; and
a computer program residing in a computer-readable memory in the server
, the
computer program comprising
a user interface module,
a monitoring module, and
a communication module...indicator.

4 The system of claim 1, wherein the communication module is an e-mail
server .
5 A method for monitoring modifications on a plurality of credit related
data elements in a credit reporting database, wherein the plurality
of credit related data elements in the credit reporting database are...

6/3,K/3   (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00907953   **Image available**
GLOBAL VENDOR FINANCING SYSTEM AND METHOD
SYSTEME ET PROCEDE DE FINANCEMENT GLOBAL PAR LE VENDEUR
Patent Applicant/Assignee:
  HELLER FINANCIAL INC, 500 West Monroe Street, Chicago, IL 60661-3630, US,
    US (Residence), US (Nationality)
Inventor(s):
  BARRY John, 2121 Scarlet Oak Lane, Lisle, IL 60532, US,
Legal Representative:
  AUBUCHON F David (agent), Brinks Hofer Gilson & Lione, P.O. Box 10087,
    Chicago, IL 60610, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200241109 A2-A3 20020523 (WO 0241109)
  Application: WO 2001US44150 20011114 (PCT/WO US0144150)
  Priority Application: US 2000715958 20001115
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
  RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 5380

Fulltext Availability:
  Detailed Description

Detailed Description
... a financing limit, a credit level, geographic indicia, a credit 1 5
  history factor, a credit score limit, and other criteria.

An optional quote module 224 provides **on - line** quotes to customers over a
computer **network** . The quote module 224 may be accessed by a vendor's private label web site...

...modified versions of existing software modules, and/or new software modules. For example, LeasePak, CRM, **Experian** -Scorex(Transact), CAS/LMS,
SmartDeals, MAXCredit, LeaseHawk/CAS, E-Business Origination, PANCredit and/or LMS...provide credit information from different countries. For example, credit bureaus in the United States include **Experian** , **Equifax** , Dun & Bradstreet, Credit Bureau of Sudbury(Canada), UK Data Ltd.

(England), MRC Business Information (England - International Maritime **Credit Reports**), Creditreform Russia (Russia), Credinet (Singapore), **WebCredit** (S. Africa) and Trans Union. A credit bureau may service more than one country.

In...

6/3,K/4 **(Item 4 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00897559   **Image available**
METHOD AND SYSTEM FOR FACILITATING TRANSACTIONS BETWEEN CONSUMERS AND SERVICE PROVIDERS
PROCEDE ET SYSTEME FACILITANT LES TRANSACTIONS ENTRE CLIENTS ET PRESTATAIRES DE SERVICES
Patent Applicant/Assignee:
  CREDITMINDERS INC, Suite B 200, 1310 Ranch Rd., 620 South, Austin, TX 78734, US, US (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  HILLESTAD William E, 5014 Little Creek Trail, Spicewood, TX 78669, US, US (Residence), US (Nationality), (Designated only for: US)
  HILLS Charles F Jr, 6400 Hillside Terrace Drive, Austin, TX 78749, US, US (Residence), US (Nationality), (Designated only for: US)
  RITZEMA Richard J, 106 Morning Cloud Street, Austin, TX 78734, US, US (Residence), US (Nationality), (Designated only for: US)
  SHIELDS Daniel P, 500 Knollwood Drive, Newbury Park, CA 91320, US, US (Residence), US (Nationality), (Designated only for: US)
Legal Representative:
  LEWIS Terril G (agent), Howrey Simon Arnold & White, LLP, 750 Bering Drive, Houston, TX 77057-2198, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200231727 A1 20020418 (WO 0231727)
  Application: WO 2001US30435 20010928 (PCT/WO US0130435)
  Priority Application: US 2000239184 20001009
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
  SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English

Fulltext Word Count: 12009

English Abstract
   ...seller of credit (Lender)(see Fig 1). The method and system builds a
   credit marketplace **web** site that allows Members and Lenders (14) to
   interact in a secure and neutral environment. Members receive **credit
   reports** and may use these reports to extend anonymous credit requests.
   Lenders may filter the credit...

Detailed Description
... Member) with a seller of credit (Lender). The method and system builds
   a credit marketplace **web** site that allows Members and Lenders to
   interact in a Secure and neutral environment. Members receive **credit
   reports** and may use these reports to extend anonymous credit requests.
   Lenders may filter the credit...unions, alumni associations and employee
   organizations.

   100151 As noted earlier, the system 22 obtains a **credit report** for
   each Member (block 50) from any number of preexisting credit companies,
   all of whom contain means for **electronically** procuring the same. The
   credit report is pulled initially upon enrollment by the Member and is
   stored as part of the...

...to the Members based on specific criteria, as described in more detail
   below. To obtain **credit reports** associated with the Members' digital
   identities, the **network** system also records transaction statistic
   interfaces with **cred**it reporting agencies or companies (Block 66).

   100171 The system also tracks billing and system revenues (Block...
   information or digital identity of the Member 100 becomes part of a
   Member Information or **Credit Report** Database 306a. A **credit report**
    is then **electronically** obtained 104 from **Credit Report** Companies 5
   1 0. The report, is pulled at initial enrollment and at specified
   intervals...00, all personal data is stored in a secure area or domain
   302 of the **network** system 300. Furthermore, the **Credit Report** and
   Request Databases 306a and 306b are separate from the anonymous credit
   profile and request...for the credit bureau report is entered. The credit
   bureau report is collected from a **credit - reporting** agency, such as
   CSC/ **Equifax** , **Experian** or **Transunion** , via computer software over a
   secure **network** connection.

   The credit bureau report is then recorded by the software in a CBR
   repository...credit report is then pulled, and an analysis of the report
   is performed. Membership or **credit report** fees may also be collected
   at the enrollment stage.

   [00671 Once enrolled, the Member can sign on to the **network** (block 206)
   via the GUI 200 using his username and password. Thereafter, the Member
   has...

Claim
... or service, the method implernentable on a computer system, the method
   comprising:
   a) receiving an **electronic** request by the first party for a quote
   relating to the good or
   service;

b) retrieving an **electronic   credit   report** for the first party;
C) **electronically** configuring the request and the **credit   report** to
create an identity for the first party, wherein configuring to create the
identity comprises...

...for a quote relating to the good or serviceb) a second database for
storing an **electronic   credit   report** for the first party; C) a third
database for storing an anonymous identity for the...

6/3,K/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00895411   **Image available**
AUTOMATED LOAN PROCESSING SYSTEM AND METHOD
SYSTEME ET PROCEDE AUTOMATISES DE TRAITEMENT DE PRETS
Patent Applicant/Assignee:
  INTERNATIONAL PROJECTS CONSULTANCY SERVICES INC, 1595 Interchange Tower,
    600 South Highway 169, Minneapolis, MN 55426, US, US (Residence), US
    (Nationality)
Inventor(s):
  DHAR Kuldeep K, c/o International Projects Consultancy Services, Inc.,
    1595 Interchange Tower, 600 South Highway 169, Minneapolis, MN
    55426-1219, US,
  AHLES James, c/o International Projects Consultancy Services, Inc., 1595
    Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,
    US,
  DHAR Anupa, c/o International Projects Consultancy Services, Inc., 1595
    Interchange Tower, 600 South Highway 169, Minneapolis, MN 55426-1219,
    US,
Legal Representative:
  FAIRBAIRN David R (et al) (agent), Kinney & Lange, P.A., Kinney & Lange
    Building, 312 South Third Street, Minneapolis, MN 55415-1002, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200229517 A2-A3 20020411 (WO 0229517)
  Application: WO 2001US30940 20011002 (PCT/WO US0130940)
  Priority Application: US 2000237165 20001002
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
  KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU
  SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10416

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... greater detail with respect
  to FIG. 7). In the United States, credit bureaus, such as
  TRANSUNION , **EQUIFAX** and the like, maintain credit information
  relating to each consumer according to his or her...on
  the credit score provided by one or all of the credit bureaus, such as
  TransUnion , **Equifax** , **Experian** and the like.

Bode Akintola19-Dec-03

The credit evaluation process may involve several steps. For example, in the...

Claim
... qualified credit
applications.

12 The method according to claim 1 1 , wherein evaluating the
completed **Internet** -based credit application comprises:
retrieving a **credit score** associated with the consumer from a
credit bureau; and
evaluating the retrieved **credit score** against the associated
workflow parameters.

13 The method according to claim 1 1, wherein evaluating the
completed **Internet** -based credit application comprises:
weighting informati on provided in the completed Internet-based
credit application...

6/3,K/6   (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00877787
**METHOD OF CALCULATING A CREDIT SCORE BASED UPON DOMESTIC AND INTERNATIONAL
     FACTORS IN A FINANCIAL MANAGEMENT AND PLANNING SYSTEM**
**PROCEDE DE CALCUL DE POINTS DE CREDIT BASE SUR DES FACTEURS NATIONAUX ET
     INTERNATIONAUX DANS UN SYSTEME DE GESTION FINANCIERE ET DE
     PLANIFICATION**
Patent Applicant/Assignee:
  JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US
     (Residence),
Inventor(s):
  COULTER David B, 1580 Corporate Drvice, Costa Mesa, CA 92626, US,
  TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,
Legal Representative:
  LECROY David Paul (agent), Kilpatrick Stockton, LLP, Suite 300, 11130
     Sunrise Valley Drive, Reston, VA 20191-4329, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200211046 A2 20020207 (WO 0211046)
  Application: WO 2001US6486 20010228 (PCT/WO US0106486)
  Priority Application: US 2000630013 20000731
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
  CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
  KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
  SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6361

Fulltext Availability:
  Detailed Description

Detailed Description

... lack of an
international credit scoring system. Today's standard, HCO, as
io issued by **Experian** Information Solutions, Inc, seems to account only
for consumer credit within the United States. Not...secure
website with a user name and password. After a successful logon 110,
an individualized **webpage** will appear 112 on the customer's
computer terminal output device. Features that are accessible on the
individualized **webpage** are: **credit score** (s) 114, where the customer
can see a monthly update 116 of the individual's...

...is notified and the member's information is
forwarded 198 to thc. lender for processing **electronically** , the lender
may or may not choose to have sent to them the **credit reports** on file
in the database 46. This concludes the loan finalization process 200.

The credit...members, which issuance of
new cards helps the new members establish and/or improve their
credit scores .

Once enrollment is completed, the system 500 automatically
welcomes consumers 510 via **electronic** mail and provides basic
information about the service provided by the system and method for...to·
qualify for credit with them in order to offer them credit
when the members' **credit scores** improve adequately. Using the
3o **Extranet** 800, the lenders and businesses are able to identify those
members to whom they can...

6/3,K/7   (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00842057   **Image available**
**SYSTEM AND METHOD FOR RECOMMENDING FINANCIAL PRODUCTS TO A CUSTOMER BASED
ON CUSTOMER NEEDS AND PREFERENCES**
**SYSTEME ET PROCEDE PERMETTANT DE RECOMMANDER DES PRODUITS FINANCIERS A UN
CLIENT SUR LA BASE DES BESOINS ET DES PREFERENCES DU CLIENT**
Patent Applicant/Assignee:
  BANK ONE CORPORATION, 1 Bank One Plaza, Chicago, IL 60670, US, US
    (Residence), US (Nationality)
Inventor(s):
  KUNZLE Adrian E, 2200 Delaware Avenue, Wilmington, DE 19806, US,
  FORBES Michael K, 1615 Masters Way, Chadds Ford, PA 19317, US,
  ELLIOTT Michael, 9285 Culp Branch Road, Sanger, TX 76266, US,
Legal Representative:
  SCOTT Thomas J (et al) (agent), Hunton & Williams, 1900 K Street, N.W.,
    Washington, DC 20006, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200175754 A1 20011011 (WO 0175754)
  Application: WO 2001US6777 20010302   (PCT/WO US0106777)
  Priority Application: US 2000540265 20000331
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
  DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
  LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
  SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English

Filing Language: English
Fulltext Word Count: 11148

Fulltext Availability:
   Detailed Description
   Claims

Detailed Description
... information retrieving module 412 may access a database of an
   authorized credit bureau (e.g., **EQUIFAXTM**). Credit information
   retrieving module 412 may retrieve credit information (e.g., a credit
   report) about...

Claim
... said policy rules for
   said one or more financial products;
   using said information from said **electronic** application submitted by
   said customer to obtain credit history information for said customer;
   calculating a **credit   score** for said customer from said credit history
   information;
   comparing said information from said **electronic** application and said
   credit history information for said customer with said underwriting
   criteria and said...

...for said one or more financial products to vary according to said
   information from said **electronic** application and said **credit   score**
   in
   relation to said underwriting criteria and said policy rules.

   94 The method of claim...

...for said one or more financial products to vary according to said
   information from said **electronic** application and said **credit   score**
   in
   relation to said underwriting criteria and said policy rules.

   95 The method of claim...

...for said one or more financial products to vary according to said
   information from said **electronic** application and said **credit   score**
   in relation to
   said underwriting criteria and said policy rules.

   96 The method of claim...

...for said one or more financial products to vary according to said
   inforination from said **electronic** application and said **credit   score**
   in
   relation to said underwriting criteria and said policy rules.

   97 A system of application...

   6/3,K/8   (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00832729
FINANCIAL MANAGEMENT AND PLANNING SYSTEM
SYSTEME DE PLANIFICATION ET DE GESTION FINANCIERE

Patent Applicant/Assignee:
   JUNUM COM INC, 1580 Corporate Drive, Costa Mesa, CA 92626, US, US
      (Residence), US (Nationality)
Inventor(s):
   COULTER David B, 1580 Corporate Drive, Costa Mesa, CA 92626, US,
   TARR Robert W, 1580 Corporate Drive, Costa Mesa, CA 92626, US,
Legal Representative:
   LECROY David Paul (agent), Kilpatrick Stockton LLP, Suite 300, Sunrise
      Valley Drive 11130, Reston, VA 20191-4329, US,
Patent and Priority Information (Country, Number, Date):
   Patent: WO 200165398 A2 20010907 (WO 0165398)
   Application: WO 2001US6350 20010228   (PCT/WO US0106350)
   Priority Application: US 2000514919 20000228
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
   CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
   KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE
   SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
   (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
   (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
   (AP) GH GM KE LS MW MZ SD SL SZ TZ·UG ZW
   (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6373

Fulltext Availability:
   Detailed Description

Detailed Description
... the lack of an
   international credit scoring system. Today's standard, FICO, as
   issued by **Experian** Information Solutions, 1nc, seems to account only
   for consumer credit within the United States. Not...secure
   website with a user name and password. After a successful logon 110,
   an individualized **webpage** will appear 112 on the customer's
   computer terminal output device. Features that are accessible on the
   individualized **webpage** are: **credit   score** (s) 114, where the customer
   can see a monthly update 116 of the individual's...

...is notified and the member's information is
   forwarded 198 to the lender for processing **electronically** , the lender
   may or may not choose to have sent to them the **credit   reports** on file
   in the database 46. Tll@is concludes the loan finalization process 200.

   The...members, which issuance of
   new cards helps the new members establish and/or improve their
   credit   scores .

   Once enrollment is completed, the system 500 automatically
   welcomes consumers 510 via **electronic** mail and provides basic
   information about the service provided by the system and method for...to
   qualify for credit with them in order to offer them credit
   when the members' **credit   scores** improve adequately. Using the
   3o **Extranet** 800, the lenders and businesses are able to identify those
   members to whom they can...

   6/3,K/9   (Item 9 from file: 349)
   DIALOG(R)File 349:PCT FULLTEXT
   (c) 2003 WIPO/Univentio. All rts. reserv.

                        Bode Akintola19-Dec-03

00824173   **Image available**

SYSTEMS AND METHODS FOR ENHANCED MANAGEMENT OF HOME EQUITY-BACKED CREDIT

SYSTEMES ET PROCEDES DE GESTION AMELIOREE DU CREDIT GARANTIS PAR L'AVOIR PROPRE

Patent Applicant/Inventor:
  VERNAGLIA Mark A, 74 Passaic Street, Ridgewood, NJ 07450, US, US
    (Residence), US (Nationality)
  O'MALLEY Ronald J, 21 Skyline Drive, Upper Saddle River, NJ 07458, US, US
    (Residence), US (Nationality)
Legal Representative:
  BARTHOLOMEW Steven R (agent), Hopgood, Calimafde, Judlowe & Mondolino, 60
    East 42nd Street, New York, NY 10165, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200157709 A2 20010809 (WO 0157709)
  Application: WO 2001US3215 20010131 (PCT/WO US0103215)
  Priority Application: US 2000495647 20000201
Designated States: CN IN JP KR SG
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
Publication Language: English
Filing Language: English
Fulltext Word Count: 5670
Fulltext Availability:
  Detailed Description

Detailed Description
... be issued.

  2 5 In operation, the system monitor, block 40, is linked via the
  Internet to the equity position, block IO, the **credit   reporting**
  agencies (TRW, **Equifax** , **TransUnion**), block 30, and the information
  from the real-estate value analysis. Only equity in the...

  ...420A.

  Block 420 consists of the credit information obtained from credit
  information suppliers like TRW, **Equifax** , and **TransUnion** . In addition,
  real-estate value 2 0 analysis information will be electronically
  collected to confirm...and approval process associated with the present
  invention. The system monitor, block 40, receives the **on - line**
  application, block 370. The system monitor, pulls
  the **credit   report** and history from three established credit sources,
  FICO(**EXPERIAN** /TRW), block 290, EMPERICA(EQUAFAX), block 290A and
  BEACON(**TRANSUNION**), block 290B. Within the system monitor, the credit
  2 0 history is compared and match...

  6/3,K/10   (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00752886
MORTGAGE AUCTION PROCESS MODEL
MODELE D'UN PROCESSUS D'ENCHERES HYPOTHECAIRES
Patent Applicant/Assignee:
  REALESTATE COM INC, Atlanta Financial Center, Suite 150, 3333 Peachtree
    Road, N.E., Atlanta, GA 30326, US, US (Residence), US (Nationality),
    (For all designated states except: US)
Patent Applicant/Inventor:
  KOLESZAR William, 2661 Fox Hills Drive, Decatur, GA 30033, US, US

(Residence), US (Nationality), (Designated only for: US)
  BEALE Elsa, 1111 Dunbarton Trace, Atlanta, GA 30319, US, US (Residence),
    US (Nationality), (Designated only for: US)
  DANIELS Alan, Suite 400, 3333 Peachtree, Atlanta, GA 30326, US, US
    (Residence), US (Nationality), (Designated only for: US)
  LACOUR Jamal, 735 Woodshire Trail, Atlanta, GA 30031, US, US (Residence),
    US (Nationality), (Designated only for: US)
Legal Representative:
  MEHRMANN Michael J (agent), Morris, Manning & Martin, LLP, 1600 Atlanta
    Financial Center, 3343 Peachtree Road NE, P.O. Box 550768, Atlanta, GA
    30355, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200065516 A2 20001102 (WO 0065516)
  Application: WO 2000US11897 20000428   (PCT/WO US0011897)
  Priority Application: US 99131360 19990428
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
  DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
  LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
  TM TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 20897

Fulltext Availability:
  Detailed Description
  Claims

Detailed Description
... hits "Save", the mortgage auction process routine 108 almost
  simultaneously receives the submitted auction applications
  electronically .

  Step 1000 is followed by step 1002, in which the mortgage auction process
  routine 108 orders **credit   reports** for each borrower that submits an
  auction application. By accepting and submitting the application,
  borrowers...lender to specify his bidding criteria. This criteria
  includes geographical region, loan amount, range of **credit   score** ,
  loan to value ratio, loan terms, and income verification.

  27
  FIGS. 14B-14C illustrate display screens 1460 for a sample **web** page
  involving a lender's bidding criteria. Referring now to FIGS. 14B-14C,
  the auction...

Claim
... obtaining a copy of your credit report from one of the major reporting
  companies, including **Experian** . Trans-Union and **Equifax** I'd like to go
  to Moqggge@Aqction now.
  / 57
  ell
  W-rAl Al Y...

6/3,K/11   (Item 11 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT

00563459   **Image available**
METHOD AND APPARATUS FOR AN ACCOUNT LEVEL OFFER OF CREDIT AND REAL TIME BALANCE TRANSFER
PROCEDE ET APPAREIL D'OFFRES DE CREDIT SELON LE SOLDE DU COMPTE ET DE TRANSFERT DE SOLDE EN TEMPS REEL

Patent Applicant/Assignee:
  NEXTCARD INC,
Inventor(s):
  LENT Jeremy R,
  LENT Mary,
  MEEKS Eric R,
  CAI Yinzi,
  COLTRELL Timothy J,
  DOWHAN David W,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200026832 A1 20000511 (WO 0026832)
  Application: WO 99US25084 19991025   (PCT/WO US9925084)
  Priority Application: US 98185000 19981103
Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
  FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD
  MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ
  VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD RU TJ TM
  AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM
  GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 11530

Fulltext Availability:
  Detailed Description
  Claims

English Abstract
    ...and method are disclosed for presenting multiple custom offers to a
    credit applicant over a **network** . The method includes obtaining a
    credit report containing applicant data. A plurality of offers are
    presented to the applicant (1008). The plurality...

Detailed Description
... credit to an applicant based on information about the applicant
  obtained from one or more **credit reports** and for obtaining a real
  time balance transfer from the applicant.

  2. Relationship to the Art
  With the advent of **electronic** commerce on the Internet, applicants have
  begun to expect decisions that have historically required a...

...instant approval for credit is the difficulty of interfacing with the
  various credit bureau databases (**Equifax** , Trans Union, and **Experian**).
  Personal inforination must be entered by a party authorized by the credit
  bureaus to communicate...

...decisions on line. Such a system would be useful for conveniently
  obtaining a credit card **on line** . Automation of a process for
  obtaining a **credit report** and making an underwriting decision without
  human intervention would be beneficial because credit approval decisions
  ...

...embodiment, a method of presenting multiple custom offers to an
  applicant for credit over a **network** is disclosed. The method includes
  obtaining a **credit report** containing applicant data. A plurality of

offers are presented to the applicant. The plurality of...

Claim
  1 A method of presenting multiple custom offers to an applicant for
  credit over a
   network comprising:
  obtaining a **credit   report** containing applicant data;
  presenting a plurality of offers to the applicant, the plurality of
  offers...

  ...5 . A method of presenting multiple custom offers to an applicant for
  credit over a
   network comprising:
  obtaining a **credit   report** containing applicant data;
  presenting a plurality of offers to the applicant, the plurality of
  offers...

  ...15 A system for presenting multiple custom offers to an applicant for
  credit over
  a **network** comprising:
  an underwriter configured to obtain a **credit   report** containing
  applicant
  data; present a plurality of offers to the applicant wherein the
  plurality of...

  ...a carrier wave for presenting multiple
  custom offers to an applicant for credit over a **network** comprising:
  program code operative to obtain a **credit   report** containing applicant
  data;
  program code operative to present a plurality of offers to the applicant
  ...

  ...code embodied therein for
  presenting multiple custom offers to an applicant for credit over a
  network
  comprising:
  program code operative to obtain a **credit   report** containing applicant
  data;
  program code operative to present a plurality of offers to the applicant
  ...

  6/3,K/12   (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00563458   **Image available**
METHOD AND APPARATUS FOR REAL TIME ON LINE CREDIT APPROVAL
PROCEDE ET APPAREIL D'APPROBATION DE CREDIT EN LIGNE EN TEMPS REEL
Patent Applicant/Assignee:
  NEXTCARD INC, Suite 950, 595 Market Street, San Francisco, CA 94105, US,
    US (Residence), US (Nationality)
Inventor(s):
  LENT Jeremy R, 102 Edison Avenue, Corte Madera, CA 94025, US,
  LENT Mary, 102 Edison Avenue, Corte Madera, CA 94025, US,
  MEEKS Eric R, 153 Noe Street, San Francisco, CA 94114, US,
  CAI Yinzi, 5460 Golubin Common, Fremont, CA 94555, US,
  COLTRELL Timothy J, 2707 Deer Meadow Drive, Danville, CA 94506, US,
  DOWHAN David W, 161 Palmer Avenue, Mountain Vew, CA 94043, US,
Legal Representative:

Fulltext Availability:
 Detailed Description
 Claims

Detailed Description
... instant approval for credit is the difficulty of interfacing with the
   various credit bureau databases (**Equifax** , Trans Union, and **Experian**).
   Personal information must be entered by a party authorized by the credit
   bureaus to communicate...

...in real time. Such a system would be useful for conveniently obtaining a
   credit card **on   line** . Automation of a process for obtaining a **credit
    report** and making
   2
   an underwriting decision without human intervention would be beneficial
   because credit approval...

Claim
  CLAIMS
  I A method of providing real time approval of credit over a **network**
  comprising:
  obtaining applicant data from an applicant;
  processing the applicant data into a form suitable for directly obtaining
  a **credit   report** from a credit bureau for the applicant;
  obtaining a credit report having credit report data...

...to process, or reject, the applicant based on the applicant data prior
   to obtaining a **credit   report** from a credit bureau for the applicant.

  3 A method of providing real time approval of credit over a **network** as
  recited in claim I wherein the network is the Internet.

  4 A method of providing real time approval of credit over a **network** as
  recited in claim 1 wherein analyzing the applicant data into a form
  suitable for directly obtaining a **credit   report** from a credit bureau
  includes parsing the applicant data into fields.
  37
  . A method of providing real time approval of credit over a **network** as
  recited in claim 1wherein analyzing the applicant data into a form
  suitable for directly obtaining a **credit   report** from a credit bureau
  includes parsing the applicant data into fields and displaying those
  fields...

...duplication cutoff date.

9 A method of providing real time approval of credit over a **network** as
recited in claim 1 wherein determining whether to accept the applicant
based on the **credit report** data includes automatically accepting the
applicant if the applicant has an applicant FICO score that...

...an acceptance threshold.

10 A method of providing real time approval of credit over a **network** as
recited in claim 1 wherein detennining whether to accept the applicant
based on the **credit report** data includes automatically rejecting the
applicant if the applicant has an applicant FICO score that...

...a rejection threshold.

11 A method of providing real time approval of credit over a **network** as
recited in claim I wherein determining whether to accept the applicant
based on the **credit report** data includes checking attributes of the
credit bureau report when the applicant has an applicant...

...rejection threshold.
3 8
. A method of providing real time approval of credit over a **network** as
recited in claim I further including obtaining a plurality of **credit
reports** from a plurality of credit bureaus for the applicant.

13 A method of providing real...

...different credit bureaus.

14 A method of providing real time approval of credit over a **network** as
recited in claim I wherein parsing the applicant data into fields
suitable for directly obtaining a **credit report** from a credit bureau
for the applicant further includes classifying portions of applicant data
into...

...credit bureau for the applicant and to determine whether to accept the
applicant using the **credit report** data.
20 A computer program for providing real time approval of credit over a
network
embodied on a carrier wave comprising:
program code operative to analyze the applicant data into...

6/3,K/13   **(Item 13 from file: 349)**
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00535094   **Image available**
BILLING STATEMENT CUSTOMER ACQUISITION SYSTEM
SYSTEME D'ACQUISITION DE CLIENTS AU MOYEN D'UN DOCUMENT DE FACTURATION
Patent Applicant/Assignee:
  WALKER ASSET MANAGEMENT LIMITED PARTNERSHIP,
Inventor(s):
  TEDESCO Daniel E,
  JORASCH James A,
  WALKER Jay S,
Patent and Priority Information (Country, Number, Date):

Bode Akintola19-Dec-03

```
Patent:                WO 9966446 A1 19991223
Application:           WO 99US11037 19990519  (PCT/WO US9911037)
Priority Application: US 98100684 19980619
```
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
 ES FI GB GD GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU
 LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
 UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ
 TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI
 CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 6950
Fulltext Availability:
  Detailed Description

Detailed Description
... may include multiple communication channels for simultaneous
 communication with more than one terminal and/or **server** . The
 communication port 250 can send and receive offer and account information
 from customers, offeror service providers and even **credit   reporting**
 agencies, such as TRW and **Equifax** . Thus, customers can receive, review
 and pay their bills, and any associated acquisition offers, entirely...

6/3,K/14   (Item 14 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00338680   **Image available**
SYSTEM AND METHOD FOR ELECTRONIC SALE OF GOODS
SYSTEME ET PROCEDE POUR LA VENTE ELECTRONIQUE DE BIENS
Patent Applicant/Assignee:
  CITIBANK N A,
Inventor(s):
  MANDLER Maria M,
  MCLAUGHLIN Ann P,
  BATTENFELDER Robert R,
  ROUEN James E,
  ORBACH Levi Y,
  BENSON Carol,
  ENGBER Majorie,
  NEVENS James E,
  KRAJEWSKI William Joseph,
  MOODY Carol A Baldwin,
  FIGLIOZZI John P,
  LUKE Keith W,
  BLEMINGS Cornelia,
  DIXON Kathleen M,
Patent and Priority Information (Country, Number, Date):
```
Patent:                WO 9621192 A1 19960711
Application:           WO 96US256 19960102  (PCT/WO US9600256)
Priority Application: US 95368290 19950104
```
Designated States: AL AM AT AU AZ BB BG BR BY CA CH CN CZ DE DK EE ES FI GB
 GE HU IS JP KE KG KP KR KZ LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL
 PT RO RU SD SE SG SI SK TJ TM TR TT UA UG UZ VN KE LS MW SD SZ UG AZ BY
 KZ RU TJ TM AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT SE BF BJ CF CG
 CI CM GA GN ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 12312

Fulltext Availability:
  Detailed Description

Detailed Description
... a credit reporting agency, such as a
Dun & Bradstreet(@' report, a TRWO report, or an **EQUIFAXO**
report, or by a combination of the above methods. Thus,
each buyer 20 that registers...a function of the factors mentioned
above, based on information provided by the buyer and **on**
 line credit information obtained from commercial **credit**
 reporting services, such as TRW@, **EQUIFAXO** and Dun &
Bradstreete credit services. The risk classification can
23
also be obtained **on - line** directly from a commercial
 credit   report , such as a Dun & BradstreetO **credit   report** .

In

```
Set     Items    Description
S1      56347    CREDIT()(REPORT? OR SCORE? ?)
S2          0    AU=(SHAD H? OR SHAD, H?)
S3       4067    S1(5N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTRA-
                 NET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL? -
                 OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V-
                 IRTUAL?)
S4        309    S3(S)(HTML OR BROWSER? OR MARK()UP OR MARKUP()LANGUAGE? OR
                 INTERFACE? OR GUI? ?)
S5         97    S4 NOT PY>1999
S6         42    RD (unique items)
? show file
File   9:Business & Industry(R) Jul/1994-2003/Dec 18
          (c) 2003 Resp. DB Svcs.
File  15:ABI/Inform(R) 1971-2003/Dec 19
          (c) 2003 ProQuest Info&Learning
File  16:Gale Group PROMT(R) 1990-2003/Dec 19
          (c) 2003 The Gale Group
File 148:Gale Group Trade & Industry DB 1976-2003/Dec 18
          (c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
          (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/Dec 19
          (c) 2003 The Gale Group·
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Dec 18
          (c) 2003 The Gale Group.
File 636:Gale Group Newsletter DB(TM) 1987-2003/Dec 19
          (c) 2003 The Gale Group
File  20:Dialog Global Reporter 1997-2003/Dec 19
          (c) 2003 The Dialog Corp.
File 476:Financial Times Fulltext 1982-2003/Dec 19
          (c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/Dec 19
          (c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/Dec 19
          (c) 2003 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2003/Dec 18
          (c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury  Jun 1985-2003/Dec 18
          (c) 2003 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
          (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
          (c) 1999 PR Newswire Association Inc
```

6/3,K/1   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)

2683408 Supplier Number: 02683408   (USE FORMAT 7 OR 9 FOR FULLTEXT)
CHL: 10,000 Web Customers
(Countywide's wholesale division reports over 10,000 brokers customers
  using the website; prepares version 5.0, which has new enhancement and a
  unique feature)
National Mortgage News, v 24, n 15, p 1+
December 27, 1999
DOCUMENT TYPE: Journal ISSN: 1050-3331 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 671

     (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...3/1, 5/1, 7/1 and 10/1 fixed-period adjustable rate mortgages.

CWBC **interfaces** with any loan origination system that has the ability to
interface with Fannie Mae's Desktop Underwriter. following instructions
provided when a user clicks the upload...

...information gathered with most loan-origination software can be
transferred to the system without rekeying. **Electronically** retrieving a
three-file merged **credit   report** , the system analyzes borrower
information and returns a derision in minutes.

Headquartered in Calabasas, CA...

6/3,K/2   (Item 2 from file: 9)
DIALOG(R)File   9:Business & Industry(R)

2552041 Supplier Number: 02552041   (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Credit Network creates a link with Eastern Software
(The Credit Network   interfaced **its TCNLink mortgage** credit   reporting
  system with Eastern Software's Empower software)
Origination News, v 8, n 11, p 63
August 1999
DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 338

     (USE FORMAT 7 OR 9 FOR FULLTEXT)
(The Credit Network   interfaced **its TCNLink mortgage** credit   reporting
  system with Eastern Software's Empower software)

TEXT:
FRAMINGHAM, MA -- The Credit **Network** has **interfaced** its TCNLink
mortgage **credit   reporting** system with Eastern Software's Empower
software.

The interface will enable Empower users to obtain...

6/3,K/3   (Item 3 from file: 9)
DIALOG(R)File   9:Business & Industry(R)

2444652   Supplier Number: 02444652   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bank One Woos Small Biz With 14 On-Line Services
(Bank One focusing on small business customers; expects 500,000 customers
  to be banking online by year's end)
FutureBanker, v 3, n 4, p 49
April 1999
DOCUMENT TYPE: Journal ISSN: 1092-9061   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 670

      (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...small business customer is speed and an easy-to-read format--for less
than $15. **On - line   credit   reports** are accessible to customers via
Netscape Navigator or Microsoft Internet Explorer **browsers** .

Since Bank One launched consumer on-line banking in 1997, some 300,000
customers are...

   6/3,K/4   (Item 4 from file: 9)
DIALOG(R)File   9:Business & Industry(R)

1789317   Supplier Number: 01789317   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dun & Bradstreet Launches European Credit Reports On Web
(Dun & Bradstreet is providing Internet access to its database of risk
  management reports about UK and European firms)
Newsbytes News Network, p N/A
April 09, 1997
DOCUMENT TYPE: Journal ISSN: 0983-1592   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 466

ABSTRACT:
...reports available over the Internet, providing access to its database of
company financial information and **credit   reports** through a standard
Web   browser , officials claim. Company officials said D&B Internet
Access provides access to risk management reports...

...account with User ID and Password, a Web connection, and a Secure Socket
Layer enabled **browser** .

   6/3,K/5   (Item 5 from file: 9)
DIALOG(R)File   9:Business & Industry(R)

1648992   Supplier Number: 01648992   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Dynatek's "MorVision" field-tested by Crossland
(Dynatek Inc has an installed client base of over 300 customers and 4,000
  users for its mortgage lending financial software products)
Origination News, v 6, n 1, p 36
October 1996
DOCUMENT TYPE: Journal ISSN: 1083-8481   (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 588

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...re-keying of information.

Through on-line interfaces, rate information, discount points, loan
programs and **credit** **reports** can be received within minutes.

On - line access to agencies can reduce underwriting approval time from
days to minutes.
Other features included...

6/3,K/6   (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01878988 05-29980
Internet lending is for real
Myer, Warren H
Mortgage Banking v59n11 PP: 20-32 Aug 1999
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 4237

...TEXT: to our survey indicated they would like the ability to communicate
with vendors over the **Internet** and order appraisals, **credit** **reports** ,
flood certifications and other reports. Respondents stressed the need for
an industry XML (extensible **markup** **language**) standard, the creation of
online EDI (electronic data interchange) networks and the acceptance of
electronic...

6/3,K/7   (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01686900 03-37890
Minimizing the guesswork in risk
Demery, Paul
Credit Card Management v11n5 PP: 88 Aug 1998
ISSN: 0896-9329 JRNL CODE: CCM
WORD COUNT: 674

...TEXT: consulting at Orange, Calif.-based Experian.

San Diego-based HNC Software, a specialist in neural- **network** technology,
and **credit** - **reporting** bureau Equifax Inc. in Atlanta have formed an
alliance to develop enhanced bankruptcyscoring models that, for example,
will **interface** HNC's ProfitMax transaction-based bankruptcy predictor
with Equifax' Navigator credit data-based bankruptcy scoring...

6/3,K/8   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01664927 03-15917
Putting Web Apps To The Stress Test
Frook, John Evan

InternetWeek n712 PP: 25-28 Apr 27, 1998

ABSTRACT: In 1997, the outages of **online** bookseller Amazon.com, **credit -
reporting** service TRW, and top **online** stock brokerages underscored what
can happen when Web sites do not work. According to Michael...

... its paces. Rational Software Corp. has a suite of products increasingly
used to test Web **interfaces** and servers, and RSW Software Inc. offers the
Web Studio and Web Analyst testing products.

6/3,K/9   (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01470413 01-21401
Mortgage interface aids Home Savings Bank
Marlin, Steven
Bank Systems & Technology v34n8 PP: 21 Aug 1997

ABSTRACT: In order to enable mortgage lenders to communicate with suppliers
of mortgage services - such as **credit reports** , titles, appraisals and
taxes - using **electronic** data interchange (EDI), FiTECH Systems Lending
Division has released the EDI Tool Kit. With the...

...Tool Kit, lenders using FiTECH's Mortgage Lending System can create ANSI
X12-compliant EDI **interfaces** with any supplier, eliminating the cost of
custom programming.

6/3,K/10   (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

01295878 99-45274
The on-line sleuth
Greco, Susan
Inc. v18n14 PP: 88-89 Oct 1996

...TEXT: report   is   free.   Dun   &   Bradstreet's   Online   Access
(http://www.dbisna.com/ dbis/product/secure. **html**) provides short reports
on 10 million U.S. companies, many of them privately held-but no credit
ratings. (D&B subscribers can get full **credit   reports   on - line** for
around $30.)

Real-time research. Getting news about small private competitors can be
daunting...

6/3,K/11   (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00873164 95-22556
The revolution in mortgage origination

Propper, Mindy S; Furino, Richard D
Mortgage Banking v54n9 PP: 64-74 Jun 1994
ISSN: 0730-0212 JRNL CODE: MOB
WORD COUNT: 3822

...TEXT: of a credit report using a credit bureau-defined request format.
With this type of **electronic   interface** , a **credit   report** can be
obtained and incorporated into the loan application within minutes.

Without an electronic interface...

6/3,K/12   (Item 7 from file: 15)
DIALOG(R)File   15:ABI/Inform(R)

00788833 94-38225
Mortgage lenders get wired
Muolo, Paul
United States Banker v103n11 PP: 47-48 Nov 1993
ISSN: 0148-8848 JRNL CODE: USI
WORD COUNT: 1507

...TEXT: two minutes."

Like Countrywide, the technology that B.F. Saul uses allows underwriters to
interface **electronically**   with **credit   reports** that can be accessed
over the phone lines and fed directly into a desktop computer...

6/3,K/13   (Item 1 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

07604796   Supplier Number: 58673123   (USE FORMAT 7 FOR FULLTEXT)
CHL: 10,000 Web Customers.
KERSNAR, SCOTT
National Mortgage News, v24, n15, p1
Dec 27, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 684

...   3/1, 5/1, 7/1 and 10/1 fixed-period adjustable rate mortgages.
     CWBC **interfaces** with any loan origination system that has the
ability to **interface** with Fannie Mae's Desktop Underwriter, following
instructions provided when a user clicks the upload...

...information gathered with most: loan origination software can be
transferred to the system without rekeying. **Electronically** retrieving a
three-file merged **credit   report** , the system analyzes borrower
information and returns a deelsion in minutes.
     Headquartered in Calabasas, CA...

6/3,K/14   (Item 2 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)

06886727   Supplier Number: 58307950 (USE FORMAT 7 FOR FULLTEXT)

iCreditReport.com Changes Name To QSpace.com, Launches Y2K Credit Reports Specials.
Business Wire, p0387
Dec 20, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 383

...   Inc. is the leader in online credit. The company, which was first
to market consumer **credit** **reports** delivered over the **Internet** , gives
consumers personalized tools to manage their personal credit online. QSpace
has established strategic alliances...

...held and funded. For more information about QSpace, call 415/882-9597 or
point your **browser** to www.qspace.com.

6/3,K/15   (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06807011   Supplier Number: 57561015 (USE FORMAT 7 FOR FULLTEXT)
The Bank of New York Introduces Another First-Internet Global Collections.
PR Newswire, p4793
Nov 15, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 377

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...of New York announced today that it has become the first bank to
introduce a **browser** -based global collections service - Internet Global
Collections. This follows its earlier success with Trade **Internet**
Query(SM) for letter of **credit** **reporting** . **Internet** Global Collections
now provides document forwarding and tracking, payment processing and
reporting capabilities to over...

6/3,K/16   (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06771229   Supplier Number: 56079883 (USE FORMAT 7 FOR FULLTEXT)
Issuers Should Strive To Become E-Commerce Enablers.
Card News, v14, n19, pNA
Oct 6, 1999
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1246

...   and mail back to the issuing institution.
    A handful of issuers offer an online application **interface** . Only a
couple offer instant decisioning and credit for cardholder applications
online. About the same...

...to offer potential cardholders a dynamic up or down sell based on the
customer's **credit** **score** .
    This is using the **Internet** channel to its fullest potential -
tailoring the product to fit the customer. The dynamic up...

6/3,K/17   (Item 5 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
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06710182   Supplier Number: 56174836   (USE FORMAT 7 FOR FULLTEXT)
**Southern Mortgage Reporting Provides Credit Reporting Interface to Loansoft
   Customers.**
Business Wire, p1149
Oct 11, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 719

...   a secure Internet VPN (virtual private network).
    "SMR/INFO1 is the forerunner in providing secured **credit   reporting**
 over the **Internet** . Employing a 3-Data Encryption Standard, a US
government level security standard with 168 bit encryption code, the
SMR/Loansoft **interface** met and exceeded security requirements mandated by
Equifax, Experian and TransUnion for the delivery of...

6/3,K/18   (Item 6 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06710181   Supplier Number: 56174835   (USE FORMAT 7 FOR FULLTEXT)
SMR/Info1 Provides Real-Time Credit Reporting for RealEstate.com.
Business Wire, p1148
Oct 11, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 697

...   into INFO1's pool of technology, SMR quickly implemented an
enterprise-class, mission critical credit **interface** for RealEstate.com.
The **interface** employs a secure TCP/IP socket connection facilitated over
a secure Internet VPN (virtual private network). SMR/INFO1 is a leader in
providing **credit   reporting** over the **Internet** , and exceeds the
security requirements mandated by Equifax, Experian and TransUnion for the
delivery of...

6/3,K/19   (Item 7 from file: 16)
DIALOG(R)File   16:Gale Group PROMT(R)
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06617813   Supplier Number: 55682195   (USE FORMAT 7 FOR FULLTEXT)
**Fannie Mae's MORNETPlus Users Can Access The Credit Network; MORNETPlus
   Users Get Expanded Access to Credit Information.**
Business Wire, p1261
Sept 8, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 577

...   credit reports and can begin work immediately to resolve any
credit-related issues.
    The Credit **Network** 's flagship **credit   reporting** product, TCNLink

for Windows(tm), offers many enhanced credit report ordering features. The system's data entry **interface** operates within existing systems and requires no peripheral hardware. The program provides lenders seamless access...

6/3,K/20   (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06597408   Supplier Number: 55590918   (USE FORMAT 7 FOR FULLTEXT)
Factual Data Provides Direct Access to Fannie Mae's MORNETplus Network.
PR Newswire, p8063
August 30, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 438

    (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...today announced that, Factual Data and Fannie Mae have completed work on a direct connection **interface** to the MORNETPlus(R) network. With this development, Factual Data becomes one of 13 companies...

...the MORNETPlus network. This direct access allows Factual Data to provide lenders with merged mortgage **credit   reports** via the **network**.

6/3,K/21   (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06276507   Supplier Number: 54404313   (USE FORMAT 7 FOR FULLTEXT)
Consumer Awareness of Just-in-Time Credit Reports Soars As QSpace Sales Exceed the Quarter Million Mark.
PR Newswire, p2963
April 19, 1999
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 583

...   that indicate steady growth in the number of consumers who want immediate access to their **credit   reporting** information. Using QSpace's secure **Web** storefront, iCreditReport.com, to obtain personal credit reports and personal credit monitoring services, consumers have now purchased more than 250,000 **on - line   credit   reports** , delivered automatically to their **browsers** within seconds.
    Since the iCreditReport.com site was introduced in 1997, QSpace continues to be...

6/3,K/22   (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05966275   Supplier Number: 53249377   (USE FORMAT 7 FOR FULLTEXT)
Infoseek and ConsumerInfo.Com Team Up to Provide Personalized Credit Information.
PR Newswire, p8257
Nov 23, 1998

Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 649

...   give people substantially more control over their financial
circumstances."
     "We've enjoyed great success providing **credit   reports** on the
Internet and are especially excited to expand those services to the
millions of web **browsers** who use Infoseek as a source for information;
this is a great synergy," explained Ed...

6/3,K/23   (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05902873   Supplier Number: 53117446 (USE FORMAT 7 FOR FULLTEXT)
Industry Races the Clock on Year-2000 Readiness.(Brief Article)
Habal, Hala
American Banker, v163, n204, pNA
Oct 23, 1998
Language: English   Record Type: Fulltext
Article Type: Brief Article
Document Type: Magazine/Journal; Trade
Word Count: 382

...   other credit bureaus, Credit Network must interface with many
customer systems in order to transmit **credit   reports   electronically** .
     At LoanSoft Inc., John Caner, chief operating officer, said, "We're a
Microsoft shop with...

6/3,K/24   (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05811310   Supplier Number: 50316771 (USE FORMAT 7 FOR FULLTEXT)
**iCreditReport.com Offers Easy Access to Credit Reports for Yahoo! Finance
  Users**
PR Newswire, p0915SFTU041
Sept 15, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 739

...   information over unsecured connections such as e-mail. In addition,
iCreditReport.com does not store **credit   reports** on its **servers** once
the transaction is completed.
     Additional Reports Plus Free Credit Analysis
     Visitors to the Yahoo...

6/3,K/25   (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05778523   Supplier Number: 50267088 (USE FORMAT 7 FOR FULLTEXT)
The Credit Network Now Available from Fannie Mae's MORNETPlus.
Business Wire, p8271129

August 27, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 428

...   credit reports and can begin work immediately to resolve any
credit-related issues.
     The Credit **Network** 's flagship **credit   reporting** product, TCNLink
for Windows(tm), offers many enhanced credit report ordering features. The
system's data entry **interface** operates within existing systems and
requires no peripheral hardware. The program provides lenders seamless
access...

...and Blended Reports for prequalification and low-documentation loan
programs, and TCN's mid-range **credit   report** , the Concorde.
     About The Credit **Network**
     With more than 300 clients nationally, The Credit Network has been
serving the needs of...

6/3,K/26   (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05767566   Supplier Number: 50254964   (USE FORMAT 7 FOR FULLTEXT)
Going Private (PART 2)
Lane, Carole
PC World, v16, n9, p114
Sept, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; General Trade
Word Count: 2756

...   and perseverance, you can use your browser to get your name off
marketing lists and **online** directories, order your **credit   report** , and
fight spammers. Follow these links to download form letters you can send to
credit...

6/3,K/27   (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05718352   Supplier Number: 50191745   (USE FORMAT 7 FOR FULLTEXT)
1The Credit Network Now Available from Fannie Mae's Desktop Underwriter.
Business Wire, p7231271
July 23, 1998
Language: English   Record Type: Fulltext
Article Type: Article
Document Type: Newswire; Trade
Word Count: 505

...   provide the necessary resolution to re-submit the loan back to
Fannie Mae.
     The Credit **Network** 's flagship **credit   reporting** product, TCNLink
for Windows(TM), offers many enhanced credit report ordering features. The
system's data entry **interface** operates within existing systems and
requires no peripheral hardware. The program provides lenders seamless

access...

...and Blended Reports for prequalification and low-documentation loan
programs, and TCN's more detailed **credit** **report** , the Concorde.
  About The Credit **Network**
    With more than 500 clients nationally, The Credit Network has been
serving the needs of...

6/3,K/28   (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05593451   Supplier Number: 48466440   (USE FORMAT 7 FOR FULLTEXT)
**Framework, Inc. Announces MortgageMaker Loan Origination System Built with
  Forte**
PR Newswire, p0504NEM001
May 4, 1998
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 602

...   to support loan origination personnel as well as end-user retail
customers. MortgageMaker(TM) provides **electronic** **interfaces** to external
services including **credit** **reporting** . The system also provides
integration with loan servicing and financial (GL) applications.
MortgageMaker(TM) can...

6/3,K/29   (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

04892433   Supplier Number: 47195808   (USE FORMAT 7 FOR FULLTEXT)
INDUSTRY BRIEFS:Data Available in Minutes.
Credit Risk Management Report, v7, n4, pN/A
March 10, 1997
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 74

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...based Loansoft Inc.'s SmartWorks 3.0 point-of-sale lending system now
can access **credit** **reports** from The Credit **Network** (TCN) of
Framingham, Mass. Loansoft customers can order a TCN credit report from the
SmartCredit...

...three minutes. SmartWorks then repopulates the TCN credit data into the
pre-qualification application. Smartworks **interfaces** with other major
credit agencies. (Richard Downing, TCN, 800/877-5266.)

6/3,K/30   (Item 18 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04884652   Supplier Number: 47184705   (USE FORMAT 7 FOR FULLTEXT)
Video-Driven Mortgage Lending Kiosk Makes Debut.
Business Wire, p03051046

March 5, 1997
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 674

...   applications and all required loan documentation. Each kiosk
features full compliance loan documentation; credit bureau **interfaces**
with TRW, Transunion and Equifax; a central processing unit (CPU); an
advanced video conferencing system...

...magnetic card stripe reader for major credit cards for purchasing
appraisal and underwriting fees and **credit   reports** ; a laser printer; an
 electronic signature pad; an interactive speaker system; a hand-held
telephone for privacy; and on-line...

6/3,K/31   (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10415917   SUPPLIER NUMBER: 21049056   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**Going Private.(protecting your privacy online) (Internet/Web/Online Service
   Information)(Column)**
Lane, Carole
PC World, v16, n9, p114(1)
Sep, 1998
DOCUMENT TYPE: Column   ISSN: 0737-8939   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 6737   LINE COUNT: 00510

...   and perseverance, you can use your browser to get your name off
marketing lists and **online** directories, order your **credit   report** , and
fight spammers. Follow these links to download form letters you can send to
credit...

6/3,K/32   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08123659   SUPPLIER NUMBER: 17385057   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**New Windows(R) Mortgage Software Introduced; Crossland Mortgage tests
   MorVision(sm) from Dynatek.**
Business Wire, p9111092.
Sep 11, 1995
LANGUAGE: English   RECORD TYPE: Fulltext
WORD COUNT: 653   LINE COUNT: 00068

...   Through multiple on-line interfaces, officers can receive rate
information, discount points, loan programs and **credit   reports** within
minutes. **On - line** access to the agencies has the potential to reduce
underwriting approval from several days to...

6/3,K/33   (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

06709424   SUPPLIER NUMBER: 14467323   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Breaking barriers. (billing system technology)(includes related articles)

Marek, Sue
Cellular Marketing, v8, n8, p20(5)
August, 1993
ISSN: 0890-2402   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT
WORD COUNT: 2720   LINE COUNT: 00231

...:   Tracking which manages prospects through all phases until
activation or denial of service; Credit Bureau **Interface** to·link your
office with the credit bureau to provide **on - line   credit   reports** ;
Customer Care which encompasses all essential information needed to install
a subscriber, activate for billing...

6/3,K/34   (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

01899774   SUPPLIER NUMBER: 17930635   (USE FORMAT 7 OR 9 FOR FULL TEXT)
**The hot spot: the Credit Card Network. (Web site provides online repository
  for information includes links to credit card, electronic cash and credit
  report services) (Technology Information)(Brief Article)**
Burek, John A.
Computer Shopper, v16, n3, p587(1)
March, 1996
DOCUMENT TYPE: Brief Article   ISSN: 0886-0556   LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 299   LINE COUNT: 00028

TEXT:
     ...http://www.creditnet. com), an online repository for information
and links related to credit cards, **electronic** cash, and **credit
reporting** .

6/3,K/35   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03526817   Supplier Number: 47285039   (USE FORMAT 7 FOR FULLTEXT)
These are the headlines and first paragraphs of each story, in order:
Newsbytes, pN/A
April 9, 1997
Language: English   Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 3649

...   Unit coin (the ECU, or Euro, as it is known).
     56. Dun & Bradstreet Launches European **Credit   Reports** On **Web** --
By Sylvia Dennis. Dun & Bradstreet (D&B) has made its UK and European risk
management...

...of company financial information and credit reports can now be accessed
through a standard Web **browser** , officials claim,
     57. Newsbytes NewsReel - 12 Years Ago This Week -- By Nick Gorski.
Twelve years...

6/3,K/36   (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03262391   Supplier Number: 46694321 (USE FORMAT 7 FOR FULLTEXT)
FREQUENT FLYER PROGRAMS HELP LENDERS; REPORT PROVIDERS SOAR
Credit Risk Management Report, v6, n18, pN/A
Sept 9, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 277

...   lending institutions that has joined American Airlines' AAdvantage
Program for Mortgages, already selected The Credit **Network** , of
Framingham, Mass., as its **credit reporting** provider. The institution
needed an **interface** with its origination and processing system to ensure
that the American Airlines/HomeSide Lending telephone...

   6/3,K/37   (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

03145774   Supplier Number: 46437414 (USE FORMAT 7 FOR FULLTEXT)
PERSONAL COMPUTER TIME REDUCED.
Credit Risk Management Report, v6, n11, pN/A
June 3, 1996
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 96

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...remotely by 15 minutes to 20 minutes per application with the
Framingham, Mass.-based Credit **Network** 's TCNLink **credit reporting**
software. The two-way communication program retries credit applications and
sends them directly to lenders...

...optional laser printing and data entry screens for merged credit
reports, among other features. The **interface** operates within existing

   6/3,K/38   (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02724634   Supplier Number: 45527697 (USE FORMAT 7 FOR FULLTEXT)
New Mortgage Software Available.
Credit Risk Management Report, v5, n9, pN/A
May 8, 1995
Language: English   Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 144

   (USE FORMAT 7 FOR FULLTEXT)
TEXT:
...up. WinMortgage offers a front-end point of sale module that can pull up
merged **credit reports** through **electronic** data interchange (EDI), and
drop the results into the program with little user interaction. It...

...is designed as an open system making use of Microsoft Corp.'s open
database connectivity **interface** . (Bill Boyer, Windows Concepts,
800/946-9350)

6/3,K/39   (Item 1 from file: 20)

07315435 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Byte Enterprises Announces New Interfaces With Fannie Mae And Freddie Mac
BUSINESS WIRE
September 20, 1999
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 921

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   underwriting service to gain approval of the three major credit
repositories for the transmission of **credit   reports** via the **Internet** .
By accessing credit information directly from the repositories via Loan
Prospector on the Internet, mortgage...

6/3,K/40   (Item 2 from file: 20)

03842225 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Industry Races the Clock on Year-2000 Readiness
 SECTION TITLE: Mortgages
HALA HABAL
AMERICAN BANKER , v163, p7
October 23, 1998
JOURNAL CODE: WAMB   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 376

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   other credit bureaus, Credit Network must interface with many
customer systems in order to transmit **credit   reports   electronically** .
    At LoanSoft Inc., John Caner, chief operating officer, said, "We're a
Microsoft shop with...

6/3,K/41   (Item 3 from file: 20)

02609181 (USE FORMAT 7 OR 9 FOR FULLTEXT)
iCreditReport.com Celebrates First Anniversary, Reaffirms Commitment to
    Online Privacy
BUSINESS WIRE
August 25, 1998
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 464

   (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   information over unsecured connections such as e-mail. In addition,
iCreditReport.com does not store **credit   reports** on its **servers** once
the transaction is completed.
    "We are revolutionizing everything people think about credit and

privacy...

6/3,K/42   (Item 4 from file: 20)
DIALOG(R)File   20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

02300804   (USE FORMAT 7 OR 9 FOR FULLTEXT)
**(I   tegan@thewarrengroup.com   The   Credit Network Now Available from Fannie
   Mae's Desktop Underwriter**
BUSINESS WIRE
July 23, 1998   12:14
JOURNAL CODE: WBWE   LANGUAGE: English   RECORD TYPE: FULLTEXT
WORD COUNT: 500

 (USE FORMAT 7 OR 9 FOR FULLTEXT)

...   for Windows(TM), offers many enhanced credit report ordering
features. The system's data entry **interface** operates within existing
systems and requires no peripheral hardware. The program provides lenders
seamless access...

... and Blended Reports for prequalification and low-documentation loan
programs, and TCN's more detailed **credit   report** , the Concorde.
      About The Credit **Network**
      With more than 500 clients nationally, The Credit Network has been
serving the needs of...

```
Set      Items    Description
S1          0     AU=(SHAD H? OR SHAD, H?)
S2         56     CREDIT()(REPORT? OR SCORE? ?)
S3         20     S2(20N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTR-
                  ANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL?
                  OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V-
                  IRTUAL?)
S4          1     S3 AND (HTML OR BROWSER? OR MARK()UP OR MARKUP()LANGUAGE?)
S5          3     EQUIFAX? OR EXPERIAN? OR TRANSUNION?
S6         23     S3 OR S4 OR S5
? show file
File 344:Chinese Patents Abs Aug 1985-2003/Nov
         (c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Aug(Updated 031202)
         (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200381
         (c) 2003  Thomson Derwent
File 371:French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI.  All rts. reserv.
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6/5/1   (Item 1 from file: 347)

06256412   **Image available**
WORKING DATA PREPARING METHOD FOR METALLIC MATERIAL ORIGINAL PLATE, AND
MEMORY MEDIUM MEMORIZING WORKING DATA PREPARING PROGRAM

PUB. NO.:   11-197991 [JP 11197991 A]
PUBLISHED: July 27, 1999 (19990727)
INVENTOR(s):   OE KENICHI
               UEDA HIROTSUGU
APPLICANT(s): KOBE STEEL LTD
APPL. NO.:   10-302777 [JP 98302777]
FILED: October 23, 1998 (19981023)
PRIORITY: 26616 [JP 9726616], JP (Japan), February 10, 1997 (19970210)
INTL CLASS: B23Q-015/00; B21D-005/00; B21D-022/00; B21D-028/00

ABSTRACT
PROBLEM TO BE SOLVED: To promote automation and rationalization to increase
productivity by sorting in rank working characteristic data, determined
from respective metallic original plates in accordance with workability, to
memorize the data.

SOLUTION: At first, working characteristic data are determined to
manufactured metallic material original plates, and then the raw plates are
sorted in rank in accordance with the workability of a work content from
these working characteristic data to obtain rank data. Obtained rank data
are memorized in a rank data memorizing means to work the metallic raw
plates in a working process by using the rank data. Working conditions as
working data are memorized in a working condition memorizing means from
rank data sorted in rank, and the metallic original plates can be worked in
the working process by using the working condition. Consequently work
needing **experiance** and skill can be eliminated to increase work
efficiency.

6/5/2   (Item 2 from file: 347)

05925418   **Image available**
ILLUMINATION **EXPERIANCE** FACILITY

PUB. NO.:   10-208518 [JP 10208518 A]
PUBLISHED: August 07, 1998 (19980807)
INVENTOR(s):   TAKAGI RYOICHI
               UEDA YUMIKO
APPLICANT(s): SEKISUI HOUSE LTD [400217] (A Japanese Company or
               Corporation), JP (Japan)
APPL. NO.:   09-009215 [JP 979215]
FILED: January 22, 1997 (19970122)
INTL CLASS: [6] F21S-001/00; H05B-037/02
JAPIO CLASS: 43.4 (ELECTRIC POWER -- Applications)

ABSTRACT
PROBLEM TO BE SOLVED: To assist in determining the disposition of a
liminaire or the like by installing a light source continuously changing
the illuminance on a closable room ceiling and disposing a power source

with a bulb color and a mellow white fluorescent lamp being mixed.

SOLUTION: A luminaire 5 incorporating a bulb color fluorescent lamp and a luminaire 6 incorporating a mellow white fluorescent lamp are mounted in the vicinity of a substantial center part of a ceiling 4 of a Japanese room 2. They are mounted so that a lamp 7 is slidable along a slide support frame 7a adjacent to the luminaire 6 and so that light emitting direction can be changed. An acrylic plate transmitting illumination light is mounted along the vicinity of a rim part of the ceiling 4. On the back side of the acrylic plate, a cylindrical fluorescent lam 10 of a plurality of bulb color and a cylindrical fluorescent lamp 11 are mixed alternately and disposed. The lamps 10 and 11 are connected to a controller, and a light quantity of the lamps 10 and 11, that is, illuminance in the Japanese room 2 is continuously changed by means of this controller.

6/5/3   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015726911   **Image available**
WPI Acc No: 2003-789111/200375
XRPX Acc No: N03-632212
   Credit reporting web **site system generates and sends** credit reports **to users based on result of credit search obtained according to prescribed search criteria**
Patent Assignee: FALCON GROUP CO INC (FALC-N)
Inventor: KNIPPLE T K; KNIPPLE W K; KUPCHYK K R
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
CA 2328001   A1   20010917 CA 2328001   A   20001212 200375 B

Priority Applications (No Type Date): US 2000528289 A 20000317
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
CA 2328001   A1 E   44 G06F-017/60

Abstract (Basic): CA 2328001 A1
      NOVELTY - A query system (12) upon receipt of a credit search request from a receiving system (10), performs credit search with respect to a database (4) based on a search criteria contained in the credit search request. A reporting system (13) generates and sends credit reports to users based on the result of credit search.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
      (1) computer system for producing credit reports; and
      (2) method of providing credit reports.
      USE - To request and receive **credit   reports** on credit prospects in **electronic** commerce.
      ADVANTAGE - Allows performing efficient and affordable credit assessment before new credit privileges are extended, in prompt and timely fashion, hence enables to use for the companies or individuals without large in-house accounting or computing resources to lessen their credit risk.
      DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of the **credit   reporting   web** site system.
      user computer (1)
       credit reporting web site (2)
      web server (3)
      credit database (4)

Bode Akintola19-Dec-03

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       Internet (6)
       receiving system (10)
       query system (12)
       reporting system (13)
       pp; 44 DwgNo 1/5
Title Terms: CREDIT; REPORT; WEB; SITE; SYSTEM; GENERATE; SEND; CREDIT;
   REPORT; USER; BASED; RESULT; CREDIT; SEARCH; OBTAIN; ACCORD; PRESCRIBED;
   SEARCH; CRITERIA
Derwent Class: T01
International Patent Class (Main): G06F-017/60
International Patent Class (Additional): G06F-017/30; H04L-012/16
File Segment: EPI
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6/5/4   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015648999   **Image available**
WPI Acc No: 2003-711182/200367
XRPX Acc No: N03-568741
   **Credit data retrieval and reporting system, interacts with voice
   interface** server **which converts speech request from user to text data
   for processing, and retrieved** credit   score **to speech as request
   response**
Patent Assignee: DANAHER J T (DANA-I); DEPOW J (DEPO-I); MAXWELL M (MAXW-I)
   ; MEIZGER S (MEIZ-I)
Inventor: DANAHER J T; DEPOW J; MAXWELL M; MEIZGER S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20030154162	A1	20030814	US 2002356267	P	20020211	200367	B
			US 2003364090	A	20030211		

Priority Applications (No Type Date): US 2002356267 P 20020211; US
   2003364090 A 20030211
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 20030154162 A1	16	G06F-017/60	Provisional application US 2002356267

Abstract (Basic): US 20030154162 A1
       NOVELTY - A credit data retrieval system (50) access a credit data
   reporting system (20) and a credit scoring engine (25), to retrieve
   credit   report data corresponding **credit   score** of user,
   respectively, with respect to request from user. A voice interface
   server (30) which interacts with the retrieval system, converts speech
   request from user to text data for processing and retrieved **credit
   score** to speech as response to user request.
       DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
   user authentication facilitating method.
       USE - For retrieving and reporting **credit   score** using
   voice-based telephone **networks** e.g. cell phones, **web** phones, plain
   old telephone service (POTS), to identify theft or fraud.
       ADVANTAGE - User easily access his credit score using voice-based
   devices. Since, theft or fraud is easily identified, the security is
   ensured.
       DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of a
   credit data retrieval system.
       credit data reporting unit (20)
       credit scoring engine (25)

```
              voice interface server (30)
              credit data retrieval system (50)
              pp; 16 DwgNo 1/6
Title Terms: CREDIT; DATA; RETRIEVAL; REPORT; SYSTEM; INTERACT; VOICE;
   INTERFACE; SERVE; CONVERT; SPEECH; REQUEST; USER; TEXT; DATA; PROCESS;
   RETRIEVAL; CREDIT; SCORE; SPEECH; REQUEST; RESPOND
Derwent Class: T01; W01; W04
International Patent Class (Main): G06F-017/60
File Segment: EPI
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6/5/5   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015648679   **Image available**
WPI Acc No: 2003-710862/200367
XRPX Acc No: N03-568438
 Loan rate analysis system for credit   reporting **and lending system,
 has application** server **to determine an interest rate for the loan type
 based on the accessed current interest rate information and the** credit
 score **associated with the user**
Patent Assignee: DANAHER J T (DANA-I); DEPOW J (DEPO-I); MAXWELL M (MAXW-I)
   ; METZGER S (METZ-I)
Inventor: DANAHER J T; DEPOW J; MAXWELL M; METZGER S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20030149659	A1	20030807	US 2002353919	P	20020131	200367	B
			US 2002404597	P	20020819		
			US 2003355755	A	20030131		

Priority Applications (No Type Date): US 2003355755 A 20030131; US
   2002353919 P 20020131; US 2002404597 P 20020819
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
US 20030149659 A1	22	G06F-017/60	Provisional application US 2002353919

                              Provisional application US 2002404597

Abstract (Basic): US 20030149659 A1
        NOVELTY - The server accesses a rate information system (40) for
   current interest rate information for at least one loan type, and
   determines an interest rate for the loan type based on the accessed
   information and the credit score associated with the user.
        DETAILED DESCRIPTION - An application **server** (54) interacts with
   a user to obtain information allowing for the retrieval of **credit
   report** data, interact with a **credit   reporting** bureau (20) to
   obtain the credit history data of the user. The **server** then transmits
   the obtained data to a scoring engine (25) to receive a **credit   score**
    in return. An INDEPENDENT CLAIM is also included for an interest rate
   calculator interface.
        USE - For credit reporting and lending system.
        ADVANTAGE - Obtains more accurate inputs to provide an enhanced,
   industry-data driven approximation of the borrowing terms a particular
   consumer would expect in connection with different loan types e.g. home
   loans, car loans.
        DESCRIPTION OF DRAWING(S) - The figure shows the functional block
   diagram of the computer network environment which includes a loan rate
   analysis system.

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               Credit reporting bureau (20)
               Scoring engine (25)
               Loan pricing system (35)
               Rate information system (40)
               Application server (54)
               pp; 22 DwgNo 1/8
Title Terms: LOAN; RATE; ANALYSE; SYSTEM; CREDIT; REPORT; LENDING; SYSTEM;
   APPLY; SERVE; DETERMINE; INTEREST; RATE; LOAN; TYPE; BASED; ACCESS;
   CURRENT; INTEREST; RATE; INFORMATION; CREDIT; SCORE; ASSOCIATE; USER
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI
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6/5/6   (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015358171   **Image available**
WPI Acc No: 2003-419109/200339
Related WPI Acc No: 2002-340506
XRPX Acc No: N03-334496
   Credit   score **explanation method using** Internet , **involves
   recalculating simulated** credit score **and comparing with real** credit
   score **of consumer, after which consumer is provided with range of
   impacts**
Patent Assignee: CRAWFORD S (CRAW-I); FLINT A (FLIN-I); HATCHER S A
   (HATC-I); HILLESTAD K O (HILL-I); QUINN T J (QUIN-I); RAPAPORT M W
   (RAPA-I); SIMON S A (SIMO-I); ST JOHN C L (SJOH-I); STEELE M S (STEE-I)
Inventor: CRAWFORD S; FLINT A; HATCHER S A; HILLESTAD K O; QUINN T J;
   RAPAPORT M W; SIMON S A; ST JOHN C L; STEELE M S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20030046223	A1	20030306	US 2001790453	A	20010222	200339	B
			US 2002183135	A	20020625		

Priority Applications (No Type Date): US 2002183135 A 20020625; US
   2001790453 A 20010222
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030046223	A1		21	G06F-017/60	CIP of application US 2001790453

Abstract (Basic): US 20030046223 A1
      NOVELTY - The score simulator tool is provided using which a
   simulated credit score that predicts real credit score of consumer is
   generated. The characteristic is altered to reflect the selected
   simulation when consumer selects a particular simulation option. The
   simulated credit score is recalculated and compared with real credit
   score of consumer, after which consumer is provided with a range of
   impacts.
      USE - For explaining **credit   score** in connection with
   application for credit related product and service such as loans, using
   Internet .
      ADVANTAGE - The effect of credit score and cost for credit related
   product and services, are determined reliably based on various
   hypothetical changes in credit behavior. Thus, enables consumer to
   improve credit capacity, and to increase credit score.
      DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram showing
   the accessing of credit bureau data through consumer **credit   score**

explanation service **web** site.
        pp; 21 DwgNo 1/9
Title Terms: CREDIT; SCORE; METHOD; SIMULATE; CREDIT; SCORE; COMPARE; REAL;
  CREDIT; SCORE; CONSUME; AFTER; CONSUME; RANGE; IMPACT
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

  6/5/7   (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015331860   **Image available**
WPI Acc No: 2003-392795/200337
XRPX Acc No: N03-313912
  **Deal structuring method in auto finance industry, involves structuring
  deal by server system based on credit worthiness of buyer and credit
  criteria**
Patent Assignee: WESTLAKE SERVICES INC (WEST-N); DUKE M (DUKE-I); HAGAN K D
  (HAGA-I); NEWMARK B E (NEWM-I); VAGIM J G (VAGI-I)
Inventor: DUKE M; HAGAN K D; NEWMARK·B E; VAGIM J G
Number of Countries: 002 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20030041019	A1	20030227	US 2001312923	P	20010815	200337	B
			US 200243676	A	20020109		
CA 2396440	A1	20030215	CA 2396440	A	20020801	200337	

Priority Applications (No Type Date): US 2001312923 P 20010815; US
  200243676 A 20020109
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20030041019	A1		116	G06F-017/60	Provisional application US 2001312923
CA 2396440	A1	E		G06F-017/60	

Abstract (Basic): US 20030041019 A1
      NOVELTY - A loan application is received from buyer and credit
  report is executed based on received loan application. The **credit
  report** is analyzed to evaluate the buyer's credit worthiness in
  relationship to the deal. The deal is structured by the **server** system
  based on buyer's credit worthiness and predetermined credit criteria.
      DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
  following:
      (1) system for managing dealer transaction;
      (2) computer to manage dealer transaction;
      (3) computer program for processing and approving deals; and
      (4) database to manage dealer transaction.
      USE - For processing and approving loans for automobile dealers on
  behalf of their buyers in auto finance industry.
      ADVANTAGE - Increases the profitability of business entity in deal
  financing by streamlining the deal structuring process. Enables the
  lending process faster, more reliable, efficient and portable. Improves
  the dealer efficiency in structuring the deal.
      DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
  explaining the deal process between dealer and lender.
      pp; 116 DwgNo 1/23
Title Terms: DEAL; STRUCTURE; METHOD; AUTO; FINANCIAL; INDUSTRIAL;
  STRUCTURE; DEAL; SERVE; SYSTEM; BASED; CREDIT; BUY; CREDIT; CRITERIA
Derwent Class: S02; S03; T01; T03; T05; V05

                    Bode Akintola19-Dec-03

International Patent Class (Main): G06F-017/60
International Patent Class (Additional): H04L-012/16
File Segment: EPI

 6/5/8   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

015160216
WPI Acc No: 2003-220744/200321
XRPX Acc No: N03-176158
   Online **auction user rating method in** networked **data processing
   system, involves combining personal information of** web **client with**
   credit   report **to form user rating that is shared with auction** web
   server
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: DUTTA R; RAMAMOORTHY K
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20030004855 A1   20030102 US 2001895097   A   20010629   200321 B

Priority Applications (No Type Date): US 2001895097 A 20010629
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes
US 20030004855 A1   19 G06F-017/60

Abstract (Basic): US 20030004855 A1
        NOVELTY - The personal information such as name or address is
    transmitted from each of **web** clients to a registration **server** . The
    registration **server** obtains objective information such as **credit
    report** about **web** client from a **credit   reporting** service. The
    registration **server** combines the personal information with **credit
    report** to form a user rating that is shared with auction **web   server**
    .

        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
    following:
        (1) auction management method;
        (2) computer program product for rating online auction user; and
        (3) data processing system.
        USE - For providing user rating service for online auctions through
    Internet in networked data processing system.
        ADVANTAGE - The user's aggregate transaction and rating history are
    used at a number of sites by sharing user profile among online auction
    services. The new users are more fairly treated and the auction
    participants are prevented from inflating their ratings collusively.
        pp; 19 DwgNo 0/12
Title Terms: AUCTION; USER; RATING; METHOD; DATA; PROCESS; SYSTEM;
   COMBINATION; PERSON; INFORMATION; WEB; CLIENT; CREDIT; REPORT; FORM; USER
   ; RATING; SHARE; AUCTION; WEB; SERVE
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 6/5/9   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015148914   **Image available**
WPI Acc No: 2003-209441/200320
XRPX Acc No: N03-166956
  **Data elements modification monitoring system has memory storing computer
  program which comprises monitoring module for monitoring modification of
  each element in entries of database**
Patent Assignee: CHAPMAN T F (CHAP-I); DODGE J L (DODG-I); MILLARD J T
  (MILL-I); SATTERFIELD M R (SATT-I); SMYTHE A C (SMYT-I); TRIGONOPLOS P S
  (TRIG-I); EQUIFAX INC (EQUI-N)
Inventor: CHAPMAN T F; DODGE J L; MILLARD J T; SATTERFIELD M R; SMYTHE A C;
  TRIGONOPLOS P S
Number of Countries: 100   Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020169747	A1	20021114	US 2001852597	A	20010510	200320	B
WO 200291127	A2	20021114	WO 2002US14654	A	20020509	200320	

Priority Applications (No Type Date): US 2001852597 A 20010510
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20020169747	A1		25	G06F-007/00	
WO 200291127	A2	E		G06F-000/00	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA
    ZM ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020169747 A1
        NOVELTY - A **server** (12) has **credit reporting** database having
    entries with elements which are modified by a data collected from
    several **credit reporting** agencies. A memory stores computer program
    comprising a monitoring module which monitors modifications of each
    element and generates a credit report which is notified to the user.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
    following:
        (1) a data element modification monitoring method;
        (2) a computer readable medium storing data element modification
    monitoring program; and
        (3) a credit modification monitoring service provision method.
        USE - For monitoring modification of data elements in database.
        ADVANTAGE - The changes and modifications of the data elements are
    efficiently and effectively monitored.
        DESCRIPTION OF DRAWING(S) - The figure shows the schematic view of
    the data element modification monitoring system.
        Server (12)
        pp; 25 DwgNo 1/15
Title Terms: DATA; ELEMENT; MODIFIED; MONITOR; SYSTEM; MEMORY; STORAGE;
  COMPUTER; PROGRAM; COMPRISE; MONITOR; MODULE; MONITOR; MODIFIED; ELEMENT;
  ENTER; DATABASE
Derwent Class: T01
International Patent Class (Main): G06F-000/00; G06F-007/00
File Segment: EPI

 6/5/10   (Item 8 from file: 350)

                    Bode Akintola19-Dec-03

014867421   **Image available**
WPI Acc No: 2002-688127/200274
  Method for checking company on internet selling market
Patent Assignee: NAT INFORMATION & CREDIT EVALUATION INC (NAIN-N)
Inventor: CHO S T; KIM S H; LEE J B; LEE J U; OH G G
Number of Countries: 001   Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
KR 2002035375	A	20020511	KR 200065626	A	20001106	200274	B

Priority Applications (No Type Date): KR 200065626 A 20001106
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 2002035375	A		1	G06F-017/60	

Abstract (Basic): KR 2002035375 A
      NOVELTY - A method for checking a company is provided to
   manufacture a sound Internet market place by supplying a system for
   confirming and certifying an objected company from a service supplying
   'institution using the Internet when a member is joined and supplying
   the current credit state of the transaction partner from a service
   supplying institution using the Internet promptly when a commercial
   transaction is generated.
      DETAILED DESCRIPTION - A member registration client connects to a
   selling server(S100). The member registration client registers data for
   a company confirmation service in a credit confirmation server(S500).
   The credit confirmation server verifies as to a member approval or not
   for a company confirmation service supply using the registered
   data(S600). The verified result is transmitted to the selling
   server(S700). In case that a credit inquiry of a specific company is
   requested from a credit confirmation client after transmitting the
   verified result, credit information of the specific company as basic
   credit information, a company **on - line   credit   report** , and a
   company credit investigation report is supplied.
      pp; 1 DwgNo 1/10
Title Terms: METHOD; CHECK; COMPANY; SELL; MARKET
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

  6/5/11   (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014834572   **Image available**
WPI Acc No: 2002-655278/200270
XRPX Acc No: N02-517776
  Declined credit application recycling method in electronic **credit
  request system, involves generating masked** credit   report **and** credit
   score **for borrower, based on which received credit application is
  analyzed**
Patent Assignee: FEBONIO S A (FEBO-I); ROSS D A (ROSS-I); TALBOT K L
  (TALB-I)
Inventor: FEBONIO S A; ROSS D A; TALBOT K L
Number of Countries: 001   Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20020069159	A1	20020606	US 2000730483	A	20001205	200270	B

Priority Applications (No Type Date): US 2000730483 A 20001205

Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
US 20020069159 A1   11 G06F-017/60

Abstract (Basic): US 20020069159 A1
        NOVELTY - The credit application from a borrower is analyzed based
    on the generated masked credit report and credit score. Based upon
    lender's criteria for extending credit to the borrower, the credit
    application is declined and transmitted along with the credit report
    and credit score to a credit request recycling processor (100).
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
    following:
        (1) Declined credit application recycling apparatus;
        (2) Computer program product for recycling declined credit
    applications; and
        (3) Computer data signal comprising code segment for recycling
    declined credit applications.
        USE - For recycling declined credit applications for home
    mortgages, automobile loans, credit cards, equity loans, etc., in
    electronic credit request system in banks; leasing company, mortgage
    company, insurance company, etc., through internet.
        ADVANTAGE - Enhances customer relationship management by satisfying
    customer need when the lender does not have a compatible product
    available. Allows lender to maintain ongoing relationship with declined
    customer and to earn a commission on any downstream sales of credit
    products.
        DESCRIPTION OF DRAWING(S) - The figure shows a computer system
    implementing recycling of declined credit application.
        Credit request recycling processor (100)
        pp; 11 DwgNo 1/5
Title Terms: CREDIT; APPLY; RECYCLE; METHOD; ELECTRONIC; CREDIT; REQUEST;
  SYSTEM; GENERATE; MASK; CREDIT; REPORT; CREDIT; SCORE; BASED; RECEIVE;
  CREDIT; APPLY; ANALYSE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

 6/5/12   (Item 10 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014797654   **Image available**
WPI Acc No: 2002-618360/200266
XRPX Acc No: N02-489528
   Customer private information anonymity method for real time business,
   involves deleting customer identifying information such as address in
   data file using trusted entity before sending to vendor
Patent Assignee: ELLIS C V (ELLI-I); GAZELLE SYSTEMS INC (GAZE-N)
Inventor: ELLIS C V
Number of Countries: 100 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
US 20020091650 A1   20020711 US 2001758058   A   20010109 200266   B
WO 200256267   A2   20020718 WO 2002US423   A   20020109 200266

Priority Applications (No Type Date): US 2001758058 A 20010109
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
US 20020091650 A1   9 G06F-017/60
WO 200256267 A2 E   G07F-019/00

Bode Akintola19-Dec-03

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU
ZA ZM ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): US 20020091650 A1
        NOVELTY - A data file consisting of a sales transaction information
without customer identification number such as credit card number is
sent to a vendor. The vendor adds private information associated with
customer identifying information such as address to the data file. The
data file is sent to a trusted entity which deletes the customer
identifying information.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for
customer private information anonymity system.
        USE - For anonymity private information of customer using vendor,
customer identifier or trusted entity of **credit reporting** company
which are sent to marketers, retailers over **Internet** for real-time
business transaction.
        ADVANTAGE - Enables marketers/retailers to obtain consumer data
without knowing consumers private information. Therefore, consumer's
private information are protected.
        DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram of
customer private information anonymity system using trusted entity as
intermediate.
        pp; 9 DwgNo 1/1
Title Terms: CUSTOMER; PRIVATE; INFORMATION; METHOD; REAL; TIME; BUSINESS;
  DELETE; CUSTOMER; IDENTIFY; INFORMATION; ADDRESS; DATA; FILE; ENTITY;
  SEND; VENDING
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60; G07F-019/00
File Segment: EPI

  6/5/13   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014596216   **Image available**
WPI Acc No: 2002-416920/200244
XRPX Acc No: N02-328080
  **Allowing transactions between consumers and service providers e.g.
  between creditors and lenders allowing them to interact in secure and
  neutral environment**
Patent Assignee: CREDITMINDERS INC (CRED-N); HILLESTAD W E (HILL-I); HILLS
  C F (HILL-I); RITZEMA R J (RITZ-I); SHIELDS D P (SHIE-I)
Inventor: HILLESTAD W E; HILLS C F; RITZEMA R J; SHIELDS D P
Number of Countries: 097 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200231727	A1	20020418	WO 2001US30435	A	20010928	200244	B
AU 200211292	A	20020422	AU 200211292	A	20010928	200254	
US 20030208412	A1	20031106	WO 2001US30435	A	20010928	200374	
			US 2003344085	A	20030206		

Priority Applications (No Type Date): US 2000239184 P 20001009; US
  2003344085 A 20030206
Patent Details:
Patent No Kind Lan Pg   Main IPC   Filing Notes

                         Bode Akintola19-Dec-03

WO 200231727 A1 E 53 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200211292 A   G06F-017/60   Based on patent WO 200231727
US 20030208412 A1   G06F-017/60

Abstract (Basic): WO 200231727 A1
    NOVELTY - A credit marketplace **web** site is built, through which
    members receive **credit reports** and may use these reports to extend
    anonymous credit requests. Lenders can filter the credit requests using
    criteria by which they will determine which offers are suitable for
    potential review. The extension of a credit offer by a Lender to the
    Member causes the Lender to be charged a transaction fee.
    USE - For allowing the transactions between a buyer of credit
    (Member) with a seller of credit (Lender).
    ADVANTAGE - Allows Members and Lenders to interact in a secure and
    neutral environment.
    DESCRIPTION OF DRAWING(S) - The drawing shows a flow diagram of the
    components of the method.
    pp; 53 DwgNo 3/17
Title Terms: ALLOW; TRANSACTION; CONSUME; SERVICE; ALLOW; INTERACT; SECURE;
  NEUTRAL; ENVIRONMENT
Derwent Class: T01; T05; W01
International Patent Class (Main): G06F-017/60
File Segment: EPI

  6/5/14   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014585074   **Image available**
WPI Acc No: 2002-405778/200243
XRPX Acc No: N02-318599
  **On-line real estate information aggregation system compares search
  criteria with news and research information stored in data source
  connected to property services server platform**
Patent Assignee: GEN ELECTRIC CAPITAL CORP (GENE); JACOBSON J (JACO-I);
  SEGAL R (SEGA-I)
Inventor: JACOBSON J; SEGAL R
Number of Countries: 099 Number of Patents: 003
Patent Family:
Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200241115	A2	20020523	WO 2001US47209	A	20011119	200243	B
AU 200230679	A	20020527	AU 200230679	A	20011119	200261	
US 20030036963	A1	20030220	US 2000252016	P	20001120	200316	
			US 2001766760	A	20010122		

Priority Applications (No Type Date): US 2001766760 A 20010122; US
  2000252016 P 20001120
Patent Details:
Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200241115	A2	E	72	G06F-000/00	
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZM

ZW
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW
AU 200230679 A   G06F-000/00   Based on patent WO 200241115
US 20030036963 A1   G06F-017/60   Provisional application US 2000252016

Abstract (Basic): WO 200241115 A2
        NOVELTY - System comprises client computers connected to the
    Internet, a property services **server** platform connected to a data
    source hosting a research market module accessing information on
    available properties and markets, plus a **credit reports** module, a
    news and analysis module and an order available reports module. The
    research market and news and analysis modules receive client computer
    search criteria, compare the criteria with stored information and
    provide it to the client computer if it matches.
        DETAILED DESCRIPTION - There is an INDEPENDENT CLAIM for a method
    of aggregating real estate information content for the Internet.
        USE - System is for aggregating real estate information content
    providers into a central research center to support on-line
    transactions.
        ADVANTAGE - System improves efficiency in leasing, financing etc.
    and enables participants to share information.
        DESCRIPTION OF DRAWING(S) - The figure shows a functional process
    map of the system.
        pp; 72 DwgNo 3a/4
Title Terms: ON-LINE; REAL; ESTATE; INFORMATION; AGGREGATE; SYSTEM; COMPARE
  ; SEARCH; CRITERIA; NEWS; RESEARCH; INFORMATION; STORAGE; DATA; SOURCE;
  CONNECT; PROPERTIES; SERVICE; SERVE; PLATFORM
Derwent Class: T01
International Patent Class (Main): G06F-000/00; G06F-017/60
File Segment: EPI

  6/5/15   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014585070
WPI Acc No: 2002-405774/200243
XRPX Acc No: N02-318595
  Global financing server **automatically processes customer credit
  applications from vendors over a communications** network **has a** credit
  scorer **to evaluate an application against credit from different credit
  suppliers**
Patent Assignee: HELLER FINANCIAL INC (HELL-N)
Inventor: BARRY J
Number of Countries: 097 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200241109 A2   20020523 WO 2001US44150 A   20011114 200243 B
AU 200217862 A   20020527 AU 200217862   A   20011114 200261

Priority Applications (No Type Date): US 2000715958 A 20001115
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
WO 200241109 A2 E 28 G06F-000/00
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN
    IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
    OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR

IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200217862 A   G06F-000/00   Based on patent WO 200241109

Abstract (Basic): WO 200241109 A2
        NOVELTY - A financing application for a customer is received over a
    computer **network** , such as the **Internet** , from a vendor and credit
    information is gathered about the customer and the application is
    automatically **credit   scored** and a price determined for the credit.
    The credits may be obtained from suppliers in different countries and
    the system operates in different currencies and languages for
    applications from different countries.
        DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
    method of automatically processing a vendor financing application.
        USE - Financing credit purchases for many different countries.
        ADVANTAGE - The system operates globally for both customers and
    credit suppliers.
        pp; 28 DwgNo 0/4
Title Terms: GLOBE; SERVE; AUTOMATIC; PROCESS; CUSTOMER; CREDIT; APPLY;
  VENDING; COMMUNICATE; NETWORK; CREDIT; SCORE; EVALUATE; APPLY; CREDIT;
  CREDIT; SUPPLY
Derwent Class: T01
International Patent Class (Main): G06F-000/00
File Segment: EPI

  6/5/16   (Item 14 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014519803   **Image available**
WPI Acc No: 2002-340506/200238
Related WPI Acc No: 2003-419109
XRPX Acc No: N02-267669
  Credit   scores **explanation method for serving consumers and business
  players using** extranet / Internet , **involves accepting consumer reason
  codes and scores for accessed information to provide explanation report**
Patent Assignee: FAIRISAAC & CO INC (FAIR-N)
Inventor: FLINT A; LEAR D; ST JOHN C
Number of Countries: 002 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
CA 2354442	A1	20020201	CA 2354442	A	20010726	200238	B
GB 2370138	A	20020619	GB 200118792	A	20010801	200240	

Priority Applications (No Type Date): US 2001790453 A 20010222; US
  2000222205 P 20000801
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2354442	A1	E	29	G06F-017/60	
GB 2370138	A			G06F-017/30	

Abstract (Basic): CA 2354442 A1
        NOVELTY - A website containing informative resources, for-pay
    services and **extranet / Internet** functions is provided and the
    consumer access to general and personal information in informative
    resources is offered. The consumer **credit   scores** and reason codes
    are accepted in interactive or batch modes to provide explanation
    report to consumers.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
    following:
        (a) Credit score explanation service;

                    Bode Akintola19-Dec-03

(b) Credit score processing method;
        (c) Credit score delivery method
        USE - For explaining credit scores to serve consumers and
traditional players in the financial services industry including
financial counselors, mortgage brokers, direct lenders, large national
credit issuers, third-party credit report re-sellers, information
seekers such as press, consumer groups and government agencies.
        ADVANTAGE - The consumers, consumer groups and press are educated
by offering access to exceptionally high-quality information both
general and personal about practices of collection, storing, reporting
and evaluating consumer credit data.
        DESCRIPTION OF DRAWING(S) - The figure shows the block diagram
depicting credit score explanation service.
        pp; 29 DwgNo 1/7
Title Terms: CREDIT; SCORE; METHOD; SERVE; CONSUME; BUSINESS; PLAY; ACCEPT;
    CONSUME; REASON; CODE; SCORE; ACCESS; INFORMATION; REPORT
Derwent Class: T01
International Patent Class (Main): G06F-017/30; G06F-017/60
International Patent Class (Additional): H04L-012/16
File Segment: EPI

6/5/17   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014385028   **Image available**
WPI Acc No: 2002-205731/200226
XRPX Acc No: N02-156700
    **On-line credit services brokering by filtering application data to
    perform underwriting evaluation and preparing a list of qualified credit
    options**
Patent Assignee: LIVECAPITAL INC (LIVE-N)
Inventor: BEG M M; GROSSMAN D D; MEYERS J M
Number of Countries: 094 Number of Patents: 002
Patent Family:
Patent No   Kind   Date   Applicat No   Kind   Date   Week
WO 200180123   A1   20011025   WO 2001US11668   A   20010409   200226   B
AU 200153332   A   20011030   AU 200153332   A   20010409   200226

Priority Applications (No Type Date): US 2000549822 A 20000414
Patent Details:
Patent No   Kind Lan Pg   Main IPC   Filing Notes
WO 200180123 A1 E 71 G06F-017/60
    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CO CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS
    JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL
    PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200153332 A   G06F-017/60   Based on patent WO 200180123

Abstract (Basic): WO 200180123 A1
        NOVELTY - An applicant (303) submits a message containing
application data to a broker (305), requesting credit history from **on
- line** credit history databases maintained by a credit bureau (311). A
    credit   score is calculated for the applicant, before performing an
underwriting evaluation process that compares applicant characteristics
against underwriting criteria for credit options offered by the broker,
in order to produce a response for the applicant.
        DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for

(1) a computer readable medium with instructions.
(2) a method of communicating between client and server computers.
(3) a method of providing business credit over a network.
(4) a computer data signal in a carrier wave.
(5) server computer apparatus.
(6) server computer system.
    USE - Automatic business credit approval.
    ADVANTAGE - Simplified data entry to automate necessary brokering
tasks.
    DESCRIPTION OF DRAWING(S) - The drawing shows a sequence of
messages exchanged
    Applicant (303)
    Broker (305)
    Credit bureau (311)
    pp; 71 DwgNo 3B/11
Title Terms: LINE; CREDIT; SERVICE; FILTER; APPLY; DATA; PERFORMANCE;
  EVALUATE; PREPARATION; LIST; QUALIFY; CREDIT; OPTION
Derwent Class: T01; T05
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/18   (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014213264   **Image available**
WPI Acc No: 2002-033961/200204
XRPX Acc No: N02-026165
  Affordability based online **purchasing system, enables to input personal
  information and credit card information of buyer from** credit   reporting
  agency to determine financial state of buyer for product
Patent Assignee: BENNETT J D (BENN-I); WINSLADE C C (WINS-I)
Inventor: BENNETT J D; WINSLADE C C
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20010047307	A1	20011129	US 2000190825	A	20000321	200204	B
			US 2000214136	A	20000626		
			US 2000214183	A	20000626		
			US 2001808717	A	20010314		

Priority Applications (No Type Date): US 2001808717 A 20010314; US
  2000190825 P 20000321; US 2000214136 P 20000626; US 2000214183 P 20000626
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010047307	A1		37	G06F-017/60	Provisional application US 2000190825
					Provisional application US 2000214136
					Provisional application US 2000214183

Abstract (Basic): US 20010047307 A1
    NOVELTY - A web server allows a buyer to review the product
information being offered for sale by running **browser** software. The
computer enables to input personal information and credit card
information of the buyer from an credit reporting agency to determine
the financial state of the buyer for the product.
    DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for
product financing facilitation method.
    USE - For purchasing products, among various lenders, sellers of
goods and services, based on affordability using Internet.

ADVANTAGE - Selects specific goods or services and associated
financing, arrange for delivery of goods or services and completes the
transaction in single section, without wasting time or efforts of
sellers in attempting to sell goods or services to buyers who are
unable to gain financing.
DESCRIPTION OF DRAWING(S) - The figure shows the flow diagram of
the operation of online purchasing system.
pp; 37 DwgNo 2/19
Title Terms: BASED; PURCHASE; SYSTEM; ENABLE; INPUT; PERSON; INFORMATION;
CREDIT; CARD; INFORMATION; BUY; CREDIT; REPORT; AGENT; DETERMINE;
FINANCIAL; STATE; BUY; PRODUCT
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/19   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

013991252   **Image available**
WPI Acc No: 2001-475467/200151
XRPX Acc No: N01-351971
   **On-line consumer credit data reporting system for providing a credit
   checking service for financial institutions**
Patent Assignee: DUHON E M (DUHO-I); CONSUMER CREDIT ASSOC INC (CONS-N)
Inventor: DUHON E M
Number of Countries: 001 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 20010011245	A1	20010802	US 9895779	A	19980611	200151	B
US 6311169	B2	20011030	US 9895779	A	19980611	200172	

Priority Applications (No Type Date): US 9895779 A 19980611
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 20010011245	A1		26	G06F-017/60	
US 6311169	B2			G06G-007/52	

Abstract (Basic): US 20010011245 A1
NOVELTY - The consumer credit information data base (112) is
controlled by a computerized system which stores current consumer
credit information, as well as historical credit data information. The
computerized system is programmed to present current and historical
credit data information to on-line users (104,105) so that better
assessments can be made as to the credit worthiness of a consumer.
DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
method of programming a computerized system to provide screen displays
of consumer credit information.
USE - For **on - line** consumer **credit   reporting** .
ADVANTAGE - The system provides an improved graphical user
interface that provides the credit history information in an efficient
and understandable manner.
DESCRIPTION OF DRAWING(S) - The figure shown is a block diagram of
the software functions.
GUI clients (105)
data base (112)
clients (104)
pp; 26 DwgNo 2/17
Title Terms: LINE; CONSUME; CREDIT; DATA; REPORT; SYSTEM; CREDIT; CHECK;
SERVICE; FINANCIAL; INSTITUTION

Derwent Class: T01
International Patent Class (Main): G06F-017/60; G06G-007/52
File Segment: EPI

6/5/20   (Item 18 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013966960   **Image available**
WPI Acc No: 2001-451174/200148
XRPX Acc No: N01-334071
  Electronic financing system for obtaining loan approvals for purchasing
  automobiles, has qualification module that determines if buyer is
  qualified for loan on first or second vehicle
Patent Assignee: AUTOBYTEL.COM INC (AUTO-N)
Inventor: WALKER T
Number of Countries: 093 Number of Patents: 002
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200109787	A2	20010208	WO 2000US19745	A	20000719	200148	B
AU 200062250	A	20010219	AU 200062250	A	20000719	200148	

Priority Applications (No Type Date): US 99364672 A 19990730
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200109787	A2	E	18	G06F-017/60	

    Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
    CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
    KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT
    RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

| AU 200062250 | A | | | G06F-017/60 | Based on patent WO 200109787 |

Abstract (Basic): WO 200109787 A2
      NOVELTY - The electronic financing system (10) has a qualification
    module that has computer readable instructions responsive to the buyer
    not qualifying for a loan on the first vehicle to substitute a second
    vehicle to be processed, and to determine if the buyer qualifies for a
    loan on the second vehicle.
      DETAILED DESCRIPTION - An electronic vehicle load application is
    used to permit entry of loan data and first vehicle data in the
    electronic financing system. A **credit score** module has computer
    readable instructions for accepting and processing the loan data in
    accordance with a predetermined credit score formula to provide a
    credit score for the buyer. The qualification module has computer
    readable instructions for processing the credit score and the first
    vehicle data in accordance with the qualification criteria of the first
    lender. An INDEPENDENT CLAIM is also included for the computerized
    method in approving vehicle loan application.
      USE - For obtaining loan approvals for purchasing automobiles. Can
    be used on e.g. local area network, wide area network, Internet, world
    wide web, public Internet, private Internet, private computer network,
    secure Internet, private network, public network, value-added network.
      ADVANTAGE - Designed to transmit, process and approve electronic
    load applications on-line. Has computer program modules configured to
    reside on an addressable storage medium operably connected to one or
    more microprocessors. Enables buyer to compare term, interest rate and
    penalty clauses of each loan in order to select the most advantageous
    loan program.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of
the electronic financing system.
Electronic financing system (10)
pp; 18 DwgNo 1/4
Title Terms: ELECTRONIC; SYSTEM; OBTAIN; LOAN; PURCHASE; AUTOMOBILE;
QUALIFY; MODULE; DETERMINE; BUY; QUALIFY; LOAN; FIRST; SECOND; VEHICLE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

6/5/21   (Item 19 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013824082   **Image available**
WPI Acc No: 2001-308294/200132
XRPX Acc No: N01-220623
   **Method for obtaining information for applying for a mortgage over an
   on-line network involves sending mortgage application over on-line
   network to mortgage service having all parties necessary for quick
   mortgage decision**
Patent Assignee: KARKUKLY M (KARK-I); KARKUKLY N (KARK-I)
Inventor: KARKUKLY M; KARKUKLY N
Number of Countries: 093 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200127832	A1	20010419	WO 2000US27599	A	20001006	200132	B
AU 200078656	A	20010423	AU 200078656	A	20001006	200147	
EP 1242941	A1	20020925	EP 2000968792	A	20001006	200271	
			WO 2000US27599	A	20001006		

Priority Applications (No Type Date): US 99158143 P 19991008
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200127832	A1	E	48	G06F-017/60	

   Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
   CH CN CR CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
   KG KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU
   SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
   Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
   IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW

| AU 200078656 | A | | | G06F-017/60 | Based on patent WO 200127832 |
| EP 1242941 | A1 | E | | G06F-017/60 | Based on patent WO 200127832 |

   Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
   LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): WO 200127832 A1
       NOVELTY - In the method for applying for a mortgage over a network,
   a realtor (342) enters the buyer's (340) information into a computer
   and sends the information over the **network** to a mortgage service. The
   mortgage service obtains the buyer's (340) **credit   reports** and
   incorporates the credit with the information. A decision maker receives
   the information and the credit reports and either grants a mortgage
   commitment (346) or denies the buyer's (340) mortgage application. The
   buyer (340) is informed of the decision over the network. Once the
   buyer (340) meets the conditions of the mortgage commitment (346), the
   mortgage service provides a final underwriting for the mortgage.
       DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a system
   for applying for a mortgage over a network and a computer readable
   medium bearing instruction for obtaining information for applying for a

mortgage over the network.
    USE - For facilitating mortgage banking and related real estate
services on-line.
    ADVANTAGE - Provides on-line mortgage service with other related
real estate services so that a buyer can complete a mortgage
application on-line with the on-line mortgage service providing a
decision on a conditional mortgage within a short time, e.g. two hours
from receiving the application. All parties necessary to complete the
real estate purchase are available on-line, thus allowing the whole
real estate transaction to be completed in a short time, e.g. 48 hours
from filing of the mortgage application.
    DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of an
exemplary closing process.
    pp; 48 DwgNo 8/14
Title Terms: METHOD; OBTAIN; INFORMATION; APPLY; LINE; NETWORK; SEND; APPLY
 ; LINE; NETWORK; SERVICE; PARTY; NECESSARY; QUICK; DECIDE
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

   6/5/22   (Item 20 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013193959   **Image available**
WPI Acc No: 2000-365832/200031
XRPX Acc No: N00-273735
   Credit offer extension method for e-commerce using Internet **, involves
   presenting several offers derived from applicant data in** credit   report
   , to the applicant
Patent Assignee: NEXTCARD INC (NEXT-N)
Inventor: CAI Y; COLTRELL T J; DOWHAN D W; LENT J R; LENT M; MEEKS E R
Number of Countries: 085 Number of Patents: 005
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
WO 200026832	A1	20000511	WO 99US25084	A	19991025	200031	B
AU 200012331	A	20000522	AU 200012331	A	19991025	200040	
US 6324524	B1	20011127	US 98185000	A	19981103	200175	
EP 1196883	A1	20020417	EP 99971553	A	19991025	200233	
			WO 99US25084	A	19991025		
AU 762068	B	20030619	AU 200012331	A	19991025	200351	

Priority Applications (No Type Date): US 98185000 A 19981103
Patent Details:

Patent No	Kind Lan Pg	Main IPC	Filing Notes
WO 200026832	A1 E 64	G06F-017/60	

    Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
    CZ DE DK EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR
    LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
    TR TT UA UG UZ VN YU ZA ZW
    Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
    IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200012331	A		Based on patent WO 200026832
US 6324524	B1	G06F-017/60	
EP 1196883	A1 E	G06F-017/60	Based on patent WO 200026832

    Designated States (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI
    LU MC NL PT SE

AU 762068	B	G06F-017/60	Previous Publ. patent AU 200012331
			Based on patent WO 200026832

Abstract (Basic): WO 200026832 A1
     NOVELTY - Several offers derived from applicant data in a credit
report, are presented to the applicant. The offers include different
financial incentives. The financial incentives include cash back on
purchases and favorable interest rates.
     DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the
following:
     (a) system for presenting multiple custom offers to an applicant;
     (b) custom offer presenting program
     USE - For e-commerce applications.
     ADVANTAGE - Allows credit report to be obtained without human
intervention.
     DESCRIPTION OF DRAWING(S) - The figure shows flow chart
illustrating the process of providing custom offer to an applicant.
     pp; 64 DwgNo 10A/14
Title Terms: CREDIT; OFFER; EXTEND; METHOD; PRESENT; OFFER; DERIVATIVE;
  DATA; CREDIT; REPORT
Derwent Class: T01
International Patent Class (Main): G06F-017/60
File Segment: EPI

  6/5/23   (Item 21 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

012687254   **Image available**
WPI Acc No: 1999-493363/199941
XRPX Acc No: N99-367501
  Educational kit used for teaching paleontology to child
Patent Assignee: SMITH L J (SMIT-I)
Inventor: SMITH L J
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week	
US 5941712	A	19990824	US 97959010	A	19971028	199941	B

Priority Applications (No Type Date): US 97959010 A 19971028
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5941712	A		7	G09B-025/00	

Abstract (Basic): US 5941712 A
     NOVELTY - One replica of a dinosaur skeleton and a paleontology
tool are accommodated in the pockets (41,44), sleeves (42,43) and
backpack flap (45) of a backpack type container (30). The replica of
the dinosaur skeleton includes number of dinosaur bone replica segments
connected together using a releasable fastener, a ball and a socket, a
flange and a socket, a hinge and a square joint.
     USE - Used for teaching paleontology to child. Can be used in
beach, camping trips, party game, school.
     ADVANTAGE - Enhances hands-on **experiance** of children regarding
the activities and equipment for actual exploration and excavation of
dinosaur skeleton in the field. Offers portable, washable and
non-breakable educational kit with improved safety for children. Can be
carried easily since it is portable.
     DESCRIPTION OF DRAWING(S) - The figure shows the illustration of
the arrangement of tool replicas and associated materials in a backpack
type container.
     Backpack type container (30)
     Pockets (41,44)

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        Sleeves (42,43)
        Backpack flap (45)
        pp; 7 DwgNo 4/5
Title Terms: EDUCATION; KIT; TEACH; CHILD
Derwent Class: P36; P85
International Patent Class (Main): G09B-025/00
International Patent Class (Additional): A63F-009/10; A63H-003/16
File Segment: EngPI
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Set      Items    Description
S1          0     AU=(SHAD H? OR SHAD, H?)
S2        480     CREDIT()(REPORT? OR SCORE? ?)
S3         68     S2(15N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR EXTR-
                  ANET OR WEB? OR HOMEPAGE OR HOME()PAGE OR NETWORK? OR PORTAL?
                  OR WWW OR CYBER? OR LAN OR WAN OR ELECTRONIC? OR SERVER? OR V-
                  IRTUAL?)
S4          7     S3 AND (HTML OR BROWSER? OR MARK()UP OR MARKUP()LANGUAGE? -
                  OR INTERFACE? OR GUI? ?)
S5         47     S3 NOT PY>1999
S6         49     S4 OR S5
S7         45     RD (unique items)
? show file
File    2:INSPEC 1969-2003/Dec W1
          (c) 2003 Institution of Electrical Engineers
File   35:Dissertation Abs Online 1861-2003/Nov
          (c) 2003 ProQuest Info&Learning
File   65:Inside Conferences 1993-2003/Dec W2
          (c) 2003 BLDSC all rts. reserv.
File   99:Wilson Appl. Sci & Tech Abs 1983-2003/Nov
          (c) 2003 The HW Wilson Co.
File  233:Internet & Personal Comp. Abs. 1981-2003/Jul
          (c) 2003, EBSCO Pub.
File  474:New York Times Abs 1969-2003/Dec 18
          (c) 2003 The New York Times
File  475:Wall Street Journal Abs 1973-2003/Dec 18
          (c) 2003 The New York Times
File  583:Gale Group Globalbase(TM) 1986-2002/Dec 13
          (c) 2002 The Gale Group
File  256:SoftBase:Reviews,Companies&Prods. 82-2003/Nov
          (c)2003 Info.Sources Inc
```

Bode Akintola19-Dec-03

7/5/1   (Item 1 from file: 2)

5181177
 Title: View from a high seat [executive information systems]
  Author(s): O`Connor, R.
  Journal: CA Magazine   vol.100, no.1074   p.30-2
  Publisher: Inst. Chartered Accountants Scotland,
  Publication Date: Jan. 1996 Country of Publication: UK
  CODEN: ACMAEC ISSN: 0001-4761
  SICI: 0001-4761(199601)100:1074L.30:VFHS;1-2
  Material Identity Number: O959-96001
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: Executive information systems (EIS) have been a part of the
business world for a decade or so. But they have not caused a great deal of
excitement. The development and spread, of powerful personal computers has
made it possible to disseminate high quality information instantly to
whoever it might be needed by in an organisation, The increasingly
competitive nature of business, particularly in the international arena,
has made it vital that decisions be based on the latest data. And the
changing shape-or flattening out-of organisations themselves has devolved
more of this time sensitive decision making down to the middle levels of
management. CIS allows a company to draw data from a number of internal
sources and turn it into a tangible whole which can then be subject to
close analysis. It goes beyond the traditional reporting systems, which
tended to rely solely on financial information. EIS can tap such sources as
personal records, production figures and incoming and outgoing electronic
mail. It automatically creates a hierarchical structure that will take in
all of the electronic information that the company has been building up
over the years. Eventually EIS will be able to make full use of external
sources of data, such as the **Internet** and **online   credit   reports** ,
while drawing simultaneously on a range of databases. (0 Refs)
  Subfile: D
  Descriptors: management information systems; microcomputer applications
  Identifiers: executive information system; EIS; business world; personal
computers; high quality information; competitive nature; international
arena; time sensitive decision making; CIS; internal sources; personal
records; production figures; electronic mail; hierarchical structure;
electronic information; Internet; **online   credit   reports**
  Class Codes: D2010 (Business and professional)

7/5/2   (Item 2 from file: 2)

4463937   INSPEC Abstract Number: B9310-6210K-001, C9310-7210-001
 Title: CCN Business Information: testdrive
  Journal: Online/CD-ROM Business Information   p.105-19
  Publication Date: June 1993 Country of Publication: UK
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P); Product Review (R)
  Abstract: CCN Business Information is part of CCN Systems, a large
information services company. In 1984 it purchased a viewdata-based online
credit information service. From the start, it was aimed squarely at the
end-user, providing easy menu access and a simple charging procedure. In
1993, CCN began to offer ASCII VT emulation as an alternative to the
viewdata system. Within the TotalData 2000 concept, CCN has integrated all

its Business Information online and software services under a single system, including its Business Information services. CCN Business Information provides commercial **credit reporting** services on businesses in over 170 countries. The company is also the British member of **Internet** , the European business information partnership, providing detailed assessments of commercial organisations in 14 European countries. (0 Refs)
   Subfile: B C
   Descriptors: credit transactions; financial data processing; information services; viewdata
   Identifiers: online credit information service; CCN Business Information; large information services company; end-user; easy menu access; charging procedure; ASCII VT emulation; viewdata system; TotalData 2000 concept; Business Information online; commercial credit reporting services; Internet ; European business information partnership; commercial organisations; European countries
   Class Codes: B6210K (Viewdata and teletext); C7210 (Information services and centres); C7120 (Finance)

   7/5/3   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC
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04347170   INSPEC Abstract Number: B9303-6210L-104, C9303-7120-018
   Title: Providing services to users through data networks : **a case study of a** credit reporting **company**
   Author(s): Gastley, J.; Snyder, C.A.; Sankar, C.S.
   Author Affiliation: Auburn Univ., AL, USA
   Journal: Journal of Database Management   vol.3, no.4   p.18-26
   Publication Date: Fall 1992 Country of Publication: USA
   ISSN: 1063-8016
   Language: English   Document Type: Journal Paper (JP)
   Treatment: Practical (P)
   Abstract: Providing credit information about people to corporate customers is a growth business in the US. The authors discuss the network of a company that collects information about the credit history of customers and provides it to lending and credit companies, life and health insurance companies, property and casualty insurance companies. The accuracy of the information is critical and also speed is essential in responding to queries. This company has developed a technology center to capture, process, and distribute this information. This company has been expanding and modifying its network to place itself in the forefront with regards to information technology. (4 Refs)
   Subfile: B C
   Descriptors: computer networks; credit transactions; database management systems
   Identifiers: data networks; case study; credit reporting company; credit information; corporate customers; credit history; credit companies; health insurance companies; casualty insurance companies; technology center; information technology
   Class Codes: B6210L (Computer communications); C7120 (Finance); C5620 (Computer networks and techniques); C6160 (Database management systems (DBMS))

   7/5/4   (Item 4 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

04339484   INSPEC Abstract Number: C9303-7250C-005
   Title: New venues for Textline. Reuter Textline goes up on DIALOG,

Data-Star, Mead, MAID, and Global Scan
    Author(s): Ojala, M.
    Journal: Database Searcher   vol.8, no.8   p.18-21, 25-6, 28-30
    Publication Date: Oct. 1992 Country of Publication: USA
    CODEN: DASEE5 ISSN: 0891-6713
    Language: English   Document Type: Journal Paper (JP)
    Treatment: Practical (P); Product Review (R)
    Abstract: Where should you go to search Textline? It probably depends on
whether you prefer one host over another. If you like OneSearch better than
Star-Search, you will love DIALOG's Textline. If you favor searching by
date rather than by geography, you'll search Data-Star. If you want all
your international sources covered in a single database, you'll head over
to Mead's WORLD version. of Textline. If you like the idea of searching
Predicasts and Textline in tandem but resist learning two 'separate but
equal' indexing schemes, you'll love MAID's Newsline offering. As for
Global Scan, you need to withhold judgement until Textline is actually
 online . Presumably, its value will be as an adjunct to a **credit   report**
. There no longer exists a generic Textline product. The actual information
is different-different by design, different in flavor. Depending on the
search request itself, one version may work better than another. The choice
is yours. (3 Refs)
    Subfile: C
    Descriptors: bibliographic systems; information retrieval system
evaluation
    Identifiers: Mead Data Central; database versions; Reuter Textline;
DIALOG; Data-Star; MAID; Global Scan; OneSearch; Star-Search; international
sources; WORLD version; Predicasts; indexing schemes; Newsline
    Class Codes: C7250C (Bibliographic systems)

    7/5/5   (Item 5 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03900865   INSPEC Abstract Number: C91043011
    Title: For the record: information on individuals
    Author(s): Paul, N.
    Author Affiliation: Miami Herald, FL, USA
    Journal: Database   vol.14, no.2   p.15-23
    Publication Date: April 1991 Country of Publication: USA
    CODEN: DTBSDQ ISSN: 0162-4105
    Language: English   Document Type: Journal Paper (JP)
    Treatment: Practical (P)
    Abstract: Due to the increased accessibility to public records and
information about individuals being provided by both government agencies
and online services various data can easily be gathered on an individual.
The author gives an example of this and considers the rise in public
records access. She limits the discussion to the kinds of records that are
available to searchers through commercially provided direct dial access.
She also considers government public records how the information is
accessed, types of information **online** and limitations to the use of
government records database. She studies similar aspects concerning **credit**
 reports and lists eight database services that provide public records
information.
    Subfile: C
    Descriptors: financial data processing; government data processing;
information retrieval; information services; public administration
    Identifiers: national credit network; public records; online services;
direct dial access; government public records; credit reports; database
services
    Class Codes: C7130 (Public administration); C7250 (Information storage

and retrieval); C7120 (Finance)

  7/5/6   (Item 6 from file: 2)
DIALOG(R)File   2:INSPEC
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03598262   INSPEC Abstract Number: D90001117
 Title: Email blooms in Boston
  Author(s): Schultz, B.
  Journal: Bank Systems + Technology   vol.26, no.12   p.32-8
  Publication Date: Dec. 1989 Country of Publication: USA
  ISSN: 1045-9472
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: Bank of Boston Corp. plans on putting a rich medley of gateway
services in its backbone computer network over the next year or two in
order to build Fastmail, an enterprise-wide electronic mail system expected
to raise the bank's productivity and lay the foundation for new employee
and customer services. Some applications Fastmail will feature when it is
enterprise-wide are already available to some of the bank's computer users.
Projected Fastmail applications include: an internal videotext service that
would give Bank of Boston employees online access to manuals, various kinds
of directories, current financial data notices and library services;
interconnection with the systems of outside contractors, vendors and
customers; **electronic   credit   report** distribution to all Bank of
Boston offices worldwide. (0 Refs)
  Subfile: D
  Descriptors: banking; electronic mail
  Identifiers: computer network; Fastmail; electronic mail system; internal
videotext service; Bank of Boston; **electronic   credit   report**
distribution
  Class Codes: D4020 (Electronic mail); D2050E (Banking)

  7/5/7   (Item 7 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

03003414   INSPEC Abstract Number: D87002852
 Title: Sourcing companies information
  Author(s): Walsh, B.
  Journal: Accountancy   vol.100, no.1129   p.148, 150
  Publication Date: Sept. 1987 Country of Publication: UK
  CODEN: ACTYAD ISSN: 0001-4664
  Language: English   Document Type: Journal Paper (JP)
  Treatment: Practical (P)
  Abstract: Standing record data, i.e. background information about a
company, including address, date of incorporation, and line of business, is
now readily available **on - line** for all UK companies on a live register.
Added to this, financial results and **credit   reports** can also be found
for the most significant companies. Selection criteria between the
different databases vary from size to client interest. Each database also
differs in the fields that are included. Some have more financial data,
others more detail on such subjects as trading or directorships. The speed
with which an answer can be reached on-line means that it has become much
easier, and in some cases cheaper, to obtain financial data on all
companies of interest. In many cases the results can be displayed and
printed immediately.
  Subfile: D
  Descriptors: database management systems; finance

Identifiers: on line services; companies information; UK companies; financial results; credit reports; databases
   Class Codes: D2010 (Business and professional); D2050 (Financial applications); D2080 (Information services and database systems)

   7/5/8   (Item 1 from file: 99)

1847402 H.W. WILSON RECORD NUMBER: BAST99012682
Check out job applicants using the Web--but be careful
Perry, Phillip M;
Chemtech v. 29 no2 (Feb. '99) p. 45-6
DOCUMENT TYPE: Feature Article ISSN: 0009-2703 LANGUAGE: English
RECORD STATUS: Corrected or revised record

ABSTRACT: Advice on preemployment background checks is given. Preemployment background checks can save businesses from hiring bad employees, but previous employers are reluctant to disclose anything beyond dates of employment because of the fear that their departed employees will sue them for damaging, inaccurate statements. The World Wide .Web provides **online** employee-screening services offering background checks that include **credit   reports** , criminal conviction records, compensation claims, court judgments, lawsuits, personal address histories, and many other reports. If these services are used correctly, they can save an employer from hiring individuals with bogus resumes or dangerous backgrounds, but if used improperly, they can lead to lawsuits for violation of federal law, employment discrimination, or invasion of privacy. Information on what the law requires in this regard is provided.
DESCRIPTORS: World Wide Web; Recruiting of employees; Employment
   references;

   7/5/9   (Item 2 from file: 99)

1229937 H.W. WILSON RECORD NUMBER: BAST95025511
Internet: the network of networks
Compressed Air v. 100 (Apr./May '95) p. 14-17
DOCUMENT TYPE: Feature Article ISSN: 0010-4426 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: The Internet's global popularity and rapid growth have been compared to the 1950s evolution of the U.S. interstate highway system of roadways. Almost a million users log onto the Internet on a daily basis. More than 25,000 intertwined computer networks supply electronic forums, breaking news, electronic mail (e-mail), and commercial information to an estimated 20 million end users. Analysts have predicted that the Internet will accommodate 100 million users by the year 2000. The Internet offers fast, cheap ways of transferring computer files, such as text documents, technical drawings, images, weather maps, fax documents, **credit   reports** , real estate listings, games, breaking news wire reports, and e-mail. **Networking** technology encourages faster academic collaboration, thereby taking scholarship to new levels. Many employers assume that applicants who apply for jobs advertised in an Internet Usenet group possess the high-tech skills required.
DESCRIPTORS: Internet; Local area networks;

7/5/10   (Item 3 from file: 99)

1199344 H.W. WILSON RECORD NUMBER: BAST94067997
Software law: retrospect and prospect
Trubow, George B;
IEEE Software v. 11 (Nov. '94) p. 97-8
DOCUMENT TYPE: Feature Article ISSN: 0740-7459 LANGUAGE: English
RECORD STATUS: New record

ABSTRACT: The software law issues that have gained attention since 1991,
and those likely to be important in the future, are discussed. In the area
of privacy, issues relating to e-mail, caller ID, computer-based
psychological testing, U.S. privacy policy, and cordless telephones have
been reported. Employee and employer rights to software were discussed, as
were **networks** and **electronic** information systems. Possible future
issues in information technology will be the Fair **Credit   Reporting** Act,
the Federal Privacy Commission, employee monitoring and surveillance,
health-care information, telecommunications reform and privacy, the Clipper
Chip, and driver-record privacy.

DESCRIPTORS: Right of privacy; Computer software industry--Laws and
  regulations;

7/5/11   (Item 1 from file: 233)

00627759   01IT04-031
   Standards committee issues draft of XBRL for financial statements
   Information Today , April 1, 2001 , v18 n4 p37, 1 Page(s)
   ISSN: 8755-6286
   Company Name: International Accounting Standards Committee
   URL: http://www.iasc.org.uk
   Product Name: XBRL for Financial Statements
   Languages: English
   Document Type: Product Announcement
   Geographic Location: United States
   Announces that London-based International Accounting Standards Committee
(011) has produced a draft taxonomy of eXtensible Business Reporting
Language (XBRL) for review by the other members of the XBRL.org Committee.
Says the taxonomy is an XML-based specification for financial information
in the commercial and industrial sectors. Notes the benefits of using XBRL
tagging   include   a   streamlined   financial   reporting   process,   a
technology-independent   platform,   full   interoperability,   and   reliable
extraction of financial information. Adds that data is captured only once,
and can be rendered in any form, including print, **HTML** , **electronic**
 filings, and specialized reporting formats such as **credit   reports** or
load documents. (jc)
    Descriptors: Financial Statements; Standards; XML; Accounting
    Identifiers: XBRL   for   Financial Statements;   International Accounting
Standards Committee

7/5/12   (Item 2 from file: 233)

00537652   99IE06-010
   **Startup's sales lead management product has broad reach over the Net --
Crossing company boundaries to monitor channel performance**
   Carr, David F
   Internet World , June 7, 1999 , v5 n21 p22, 25, 2 Page(s)
   ISSN: 1081-3071
   Company Name: MarketSoft
   URL: http://www.marketsoft.com
   Product Name: eLeads
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   Discusses eLeads, a sales lead management product from MarketSoft Corp.
of Lexington, MA. Says it routes sales leads over the Internet, qualifying
leads and feeding them directly into Siebel System Inc.'s 99 client or
sending notifications to an e-mail account, **Web** page, or pager. Says it
qualifies leads by attaching relevant information, such as **credit
 reports** , and assigning a score to each lead. Notes that salespeople can
personalize their account on the system to page them for particularly hot
leads, but use a different means of notification for cooler ones. Says the
problem MarketSoft targets is not new or Web-specific – just more acute in
the age of e-business. Cites Howard Berg, former VP of CRM at Compaq, now
president of Berkley Enterprise Partners Inc. ``They do a good job of
distribution of leads through the Internet, so you don't need anything
proprietary – just a **browser** will get you in.'' (XG8)
   Descriptors: Sales; Internet; Management; Marketing
   Identifiers: eLeads; MarketSoft

   7/5/13   (Item 3 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00534897   99SO05-015
   PC security, part III -- Holding on to your identity
   Cahlin, Michael
   Smart Computing in Plain English , May 1, 1999 , v10 n5 p74-77, 4
Page(s)
   ISSN: 1093-4170
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   Offers the third part of a four-part series on security, focusing on the
growing crime of identity theft by offering advice on protection. Offers
detailed suggestions on how to limit exposure to theft, such as being aware
of **online** purchases, monitoring the mail, checking **credit reports** ,
closing open accounts, shredding personal information documents, and taking
immediate action if theft is suspected. Recommends encrypting e-mail, using
code names instead of e-mail address, assuming the boss reads all mail
sent, considering using a site that hides return e-mail addresses on
messages, calling agencies and telling them not to sell personal
information, checking privacy policies, clearing search histories, buying
from high-profile merchants, being aware of cookies, and using good
judgement. Includes three screen displays. (bjp)
   Descriptors: Privacy; Security; Trends; Computer Instruction

   7/5/14   (Item 4 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00525565   99IO02-004
Credit   checking   on demand -- Jo Lyon talks to Equifax about a recently launched Web **-Based international** credit   report **service**
Lyon, Jo
Information World Review , February 1, 1999 , n144 p10, 1 Page(s)
ISSN: 0950-9879
Company Name: Equifax
URL: http://www.equifax.co.uk
Product Name: Global Scan
Languages: English
Document Type: Articles, News & Columns
Geographic Location: Great Britain
Reports   that   Global   Scan,   an   **online**   service providing   **credit reports** on over nine million companies in 200 countries, can also provide reports   **online**   for   companies   in countries that are not online. States that   reports   ordered   online   are   forwarded to the relevant partner and returned to the customer's online mailbox area. Explains that the partners were   chosen   carefully   based   on quality and timeliness of their reports. Remarks that different filing requirements in different countries makes standardization difficult without limiting the information. Declares the challenge of building the technical infrastructure was eased by putting the entire   report   index   on Equifax's server. Points out the target market is import/export companies who are in growing need of a service such as this. Mentions that currently the service is only available to subscribers although pay-as-you-go is a subscription option. Includes one photo. (AMF)
Descriptors: Financial   Statements;   International   Commerce; Infrastructure
Identifiers: Global Scan; Equifax

7/5/15   (Item 5 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00522808   99CR01-210
Merisel embraces channel with financing, business arm
Campbell, Scott
Computer Reseller News , January 18, 1999 , n825 p60, 1 Page(s)
ISSN: 0893-8377
Company Name: Merisel; Channel Financial Services; Dun & Bradstreet
Languages: English
Document Type: Articles, News & Columns
Geographic Location: United States
Reports   that   Merisel   Inc. of El Segundo, CA launched a new financing company, Channel Financial Services Inc., to provide resellers with financing and business services. Explains that the company can help resellers secure opportunities above their regular credit limits. Mentions that the new financial services include: Merisel Direct Ship, which offers the reseller commission while the distributor bill, ships, and collects from the end user; the Reseller Support Program, which offers unlimited credit based on the credit worthiness of the end user; long-term financing; a 32 percent discount on **credit   reports** from Dun & Bradstreet Corp. of Murray Hill, NJ; a financial services **Web** site; and loans secured by inventory or accounts receivable. Includes one sidebar. (amg)
Descriptors: Corporate Strategy; Finances; Value Added Reseller; Web Sites; Corporate Information
Identifiers: Merisel; Channel Financial Services; Dun & Bradstreet

DIALOG(R)File 233:Internet & Personal Comp. Abs.

00522677   99PM01-002
   Backdoor fortune -- This VISA card is different. And it may turn out to be a backdoor way to make online banking go
   Taylor, Wendy; Jerome, Marty
   PC Computing , January 1, 1999 , v12 n1 p67, 1 Page(s)
   ISSN: 0899-1847
   Company Name: NextCard
   URL: http://www.nextcard.com
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   TAYLOR AND JEROME column describes NextCard's VISA which is available online by logging on to the company's Web site. Notes that this VISA card is different from others in that the applicant can log on to request a card and will receive an instant response. Adds that once an application has been approved, NextCard flashes up the balances on the applicant's other credit cards and can easily transfer these to the NextCard account with just a few keystrokes. Remarks that not only the **credit   report** is available **online** but all other types of business may be conducted with NextCard on its Web site: reviewing statements, checking and transferring balances, upgrading the card, reporting lost cards, and contesting charges. Says Internet banking is NextCard's ultimate goal. States that for now, however, the company is content to add new customers to the tune of $600,000 to $700,000 in credit card transfers daily. Contains one photo. (HHW)
   Descriptors: Banking;   Online   Information;   Electronic Commerce; Finances; Financial Statements
   Identifiers: NextCard

DIALOG(R)File 233:Internet & Personal Comp. Abs.

00514129   98IE11-211
   Two net incentive programs merge -- After the Intellipost-MotivationNet deal, analysts expect to see more consolidation
   Gardner, Elizabeth
   Internet World , November 16, 1998 , v4 n38 p8, 1 Page(s)
   ISSN: 1081-3071
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   Discusses the merging of two customer incentive programs: IntelliPost's BonusMail and MotivationNet's MyPoints. Notes that BonusMail offers rewards to people who agree to read ads delivered by e-mail while MyPoints awards members points toward prizes when they make a purchase from participating Web merchants. Predicts more acquisitions, noting **Cybergold** , Netcentives, and FreeRide. Adds Intellipost also acquired DirectValue.com from Experian, the **credit - reporting** company formerly called TRW. States merging of MyPoints and BonusMail will enable IntelliPost to offer ``a fully integrated solution to direct-marketing and loyalty needs'' and participants can earn points through either e-mail or Web shopping. Discloses such deal is a sign of maturity in the market. Cites such programs can solidify customer loyalty. Includes one table. (wpr)

Descriptors: Mergers/Acquisitions; Electronic Commerce

7/5/18   (Item 8 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00499064   98CZ06-003
   Internet privacy -- You are not alone. Here's who's really watching, what you can do to protect yourself, and what can happen if you don't
   Merlino, Laurel
   Computer Life , June 1, 1998 , v5 n6 p58-61, 4 Page(s)
   ISSN: 1076-9862
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   Reports on how to protect your privacy on the Internet. States that the Electronic Communications Privacy Act of 1986 does not apply to law enforcement or to employers. Advises users to use caution when sending e-mail and encrypt it. Says another way to ensure privacy is to use an anonymous remailer. Reports that sites sometimes store cookies on your computer. Says that to avoid cookies, users should delete the file and replace it with a write-protected file of the same name; a program like the Anonymizer, or the Internet Junkbuster, will help. Reports that identity theft is becoming more common. Says a way to avoid this is never to make a purchase on a unsecured line. States that one smart thing you can do is to find out what information about you exists on the **Internet** . Describes sites to find out e-mail address, phone number, medical history, and **credit reports** . Includes three sidebars. (bjp)
   Descriptors: Privacy;   Internet; Computer Instruction;   Cookies; Security

7/5/19   (Item 9 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.

00459178   97PW05-006
   Easier ways to check your credit
   Hall, Kerry
   PC World , May 1, 1997 , v15 n5 p68, 1 Page(s)
   ISSN: 0737-8939
   Product Name: CreditCheck Monitoring Service; Equifax; Experian
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   Announces three Web sites which can be accessed to receive credit information. Notes that to use these services may require divulging detailed personal information including Social Security and credit card numbers. The FTC advises using a larger bureau to safeguard privacy. CreditCheck Monitoring Service is the most comprehensive of these services. It can provide a credit report **online** , but it charges a $49.95 annual fee. Equifax allows users to request a **credit report online** but does not show it **online** , it mails the report to the requester. Experian offers ``a color Disneyland-esque site'' which provides users a form for requesting a report, but the request must be mailed. Experian plans to make **credit reports** available **online** later this year. Includes one screen display. (djd)
   Descriptors: Web Sites; Business; Online Information; Finances
   Identifiers: CreditCheck Monitoring Service; Equifax; Experian

7/5/20   (Item 10 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00454342   97WW03-308
   Canadian bank lets home buyers log on to apply for mortgages
   Roberts, Bill
   WebWeek , March 24, 1997 , v3 n7 p18, 20, 2 Page(s)
   ISSN: 1081-3071
   Company Name: Bank of Montreal
   Languages: English
   Document Type: Articles, News & Columns
   Geographic Location: United States
   Introduces a service offered by the Bank of Montreal which provides an
automated Web-based mortgage lending system to its customers. Claims that
customers can fill out an application online and submit it for automatic
approval. Explains that the application is submitted to a **server** , which
accesses the customer's **credit** **report** and utilizes a decision engine
for determining eligibility. Adds that approved applicants are notified
immediately, while rejected applications are forwarded for review by a bank
employee. Overviews the products used in the development of the system, and
points out the challenges of developing a system which would perform, and
simplify, such a complex process. Includes one diagram. (kgh)
   Descriptors: Banking; Finances; Online Transaction Processing; World
Wide Web
   Identifiers: Bank of Montreal

   7/5/21   (Item 11 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003, EBSCO Pub. All rts. reserv.

00367553   94CW11-311
   **Service helps home buyers net mortgages -- Fannie Mae passes along cost,
time savings through EDI**
   Hoffman, Thomas
   Computerworld , November 28, 1994 , v28 n48 p55, 1 Page(s)
   ISSN: 0010-4841
   Company Name: Federal National Mortgage Association
   Product Name: Mornet EDI
   Languages: English
   Document Type: Feature Articles and News
   Geographic Location: United States
   Examines Mornet EDI, the electronic data interchange service offered by
the Federal National Mortgage Association. Says the service will help
lenders to reduce mortgage origination costs by $1,000. Explains that the
service will enable lenders to electronically transmit application
information to any one of the 35 service providers on the **network** , and
will reduce the time required to complete mortgage originations and
processing of **credit** **reports** , appraisals, and fraud detection reports.
Notes that many provider connected to Mornet are planning to connect to
other home mor organizations. Includes a photo and a sidebar. (dpm)
   Descriptors: Real Estate; Finances; Home; Electronic Data Interchange
; Case Study
   Identifiers: Mornet EDI; Federal National Mortgage Association

   7/5/22   (Item 12 from file: 233)

00345106   94CW04-012
Credit industry employs E-mail to address dispute resolution woes
Betts, Mitch
Computerworld , April 4, 1994 , v28 n14 p61, 1 Page(s)
ISSN: 0010-4841
Company Name: GE Information Services
Languages: English
Document Type: Feature Articles and News
Geographic Location: United States
Explains that the Washington-based Associated Credit Bureaus, Inc. has introduced a customized **electronic** -mail **network** that will assist **credit**   **reporting** agencies in dispute resolution. Says the system, developed by GE Information Services, will greatly reduce the paperwork, labor, and mailing time usually required. States that what was once entirely paper- and mail-oriented will be converted into PC messages routed into an IBM ES/9000 mainframe clearinghouse. Says 30 large credit providors like Sears and JC Penney have already signed up. Includes one pie chart. (cld)
    Descriptors: Electronic Mail; Business; Retailing
    Identifiers: GE Information Services

7/5/23   (Item 13 from file: 233)

00222851   90CS08-003
Credit bureaus, banks fight proposed law Update
Sullivan, Deidre
Computers in Banking , August 1, 1990 , v7 n8 p12-14, 2 Pages
ISSN: 0742-6496
Languages: English
Document Type: Feature Articles and News
Geographic Location: United States
Reports that credit bureaus and banks are opposed to bills proposed by the House Banking Subcommittee for the amendment of the Fair **Credit** **Reporting** Act (FCRA) of 1971. Says the House feels credit information **networking** is subject to abuse and is a threat to personal privacy. Also says consumers must be made aware of laws that exist to protect them, and that any concern over abuses must be addressed within the legal infrastructure. (tbc)
    Descriptors: Law; Privacy; Banking; Information Retrieval

7/5/24   (Item 14 from file: 233)

00192862   89LK05-024
NCIN: Online   credit   reports
Mallory, Jim
LINK-UP , May 1, 1989 , v6 n3 p19, 22, 2 Pages
ISSN: 0073-9988
Languages: English
Document Type: Feature Articles and News
Geographic Location: United States
Profiles National Credit Information Network (NCIN) of Cincinnati, OH

(513), an online consumer and commercial credit information service. Says that given the customer's name, address, ZIP, and social security number, NCIN can provide a printed credit report on a customer in less than five minutes. Printed report includes the name, phone number and address of the creditors, current balance, account number, amount past due, and the date the account was opened. Commercial **credit reports** are also available for businesses desiring to establish open accounts. The **network** also provides access to driving records in most states, and the company is working on a program enhancement that would provide a nationwide locator service, returning an address if given a phone number, and vice versa. (irl)
    Descriptors: Online Information; Information Sources
    Identifiers: National Credit Information Network; National Credit Information Network

7/5/25   (Item 1 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

06074245   NYT Sequence Number: 538540910529
F.T.C. ACTS ON INACCURATE CREDIT DATA
MEIER, BARRY
New York Times, Col. 4, Pg. 5, Sec. D
Wednesday May 29 1991
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
    Federal Trade Commission moves to protect prospective employees from being turned down for jobs because of inaccurate **credit reports** as **Electronic** Data Systems Corp agrees to settle charges that it denied jobs to some people partly because of poor credit reports but never told them that was the reason (S)

COMPANY NAMES: FEDERAL TRADE COMMISSION (FTC); ELECTRONIC DATA SYSTEMS
   CORP
DESCRIPTORS: LABOR; CREDIT; HIRING AND PROMOTION; CONSUMER CREDIT; RATINGS
   AND RATING SYSTEMS
PERSONAL NAMES: MEIER, BARRY

7/5/26   (Item 2 from file: 474)
DIALOG(R)File 474:New York Times Abs
(c) 2003 The New York Times. All rts. reserv.

05033310   NYT Sequence Number: 185021870510
A TRW TWIST: SELLING A SERVICE THAT IS OFTEN FREE
BENNETT, ROBERT A
New York Times, Col. 1, Pg. 9, Sec. 3
Sunday May 10 1987
DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
    TRW Inc's new Credentials service, which enables subscribers to see their **credit reports** , establish standing loan applications that can be sent to lenders **electronically** and to be alerted when a request is made for their records, is described as $35-a-year package offer services that are of questionable value or available for free; cartoon (M)

SPECIAL FEATURES: Cartoon
COMPANY NAMES: TRW INC
DESCRIPTORS: CREDIT; CONSUMER CREDIT
PERSONAL NAMES: BENNETT, ROBERT A

   7/5/27   (Item 1 from file: 475)

08028994   NYT Sequence Number: 000000990721
EQUIFAX REPORTS TO GO ONLINE
Wall Street Journal, Col. 4, Pg. 8, Sec. A
Wednesday July 21 1999
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
    Equifax Inc signs agreement with Lycos Inc to provide **credit   reports
  online** for consumers (S)

COMPANY NAMES: EQUIFAX INC; LYCOS INC
DESCRIPTORS: CREDIT; COMPUTERS AND THE INTERNET

   7/5/28   (Item 2 from file: 475)

08006149   NYT Sequence Number: 000000981228
REPORT IN BUSINESS WEEK DRAWS FRAUD RULING
STARKMAN, DEAN
Wall Street Journal, Col. 1, Pg. 3, Sec. A
Monday December 28 1998
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
    Cincinnati Federal Judge Herman J **Weber** rules Business Week reporter
Jeffrey Rothfeder lied and breached contract with **credit - reporting**
agency while writing cover story on privacy; but notes story served 'vital
public interest,' and awarded no punitive damages to credit agency WDIA
Corp (M)

COMPANY NAMES: BUSINESS WEEK (MAGAZINE); WDIA CORP
DESCRIPTORS: NEWS AND NEWS MEDIA; CREDIT; PRIVACY
PERSONAL NAMES: STARKMAN, DEAN; ROTHFEDER, JEFFREY

   7/5/29   (Item 3 from file: 475)

06259826
EQUIFAX FINDS MISTAKES IN BOSTON-AREA CREDIT FILES
Wall Street Journal, Col. 4, Pg. 16, Sec. C
Monday March 30 1992
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:
    Equifax Inc says it discovered major foul-up in its **credit - reporting network** that unfairly branded hundreds of Boston-area consumers as deadbeats (S)

COMPANY NAMES: EQUIFAX INC
DESCRIPTORS: CREDIT; FINANCES; CONSUMER CREDIT; RATINGS AND RATING SYSTEMS
   ; DATA PROCESSING (COMPUTERS)
GEOGRAPHIC NAMES: BOSTON (MASS)

 7/5/30   (Item 4 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

01174989   NYT Sequence Number: 012851820205
Reagan Administration, in attempt to reduce regulatory burdens on small business, plans to review several major consumer protection laws. Will take aim at laws governing pensions, truth in lending, consumer credit reporting , electronic **banking, food manufacturing, real estate settlement procedures and meat and poultry inspections (S).)**
Wall Street Journal, Col. 1, Pg. 11
Friday February 5 1982
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

DESCRIPTORS: POULTRY; INSPECTIONS AND INSPECTORS; LAW AND LEGISLATION
   (FEDERAL); REFORM AND REORGANIZATION (INSTITUTIONAL); MEAT; FOOD TRADE
   AND GROCERIES; REAL ESTATE; PENSIONS; CONSUMER PROTECTION; ELECTRONIC
   FUNDS TRANSFER SYSTEMS (EFTS); TRUTH-IN-LENDING ACT; CONSUMER CREDIT;
   CREDIT (GENERAL); DISCLOSURE OF INFORMATION; SMALL BUSINESS
PERSONAL NAMES: REAGAN, RONALD WILSON (PRES)

 7/5/31   (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00127216   DOCUMENT TYPE: Review

PRODUCT NAMES: Mortgage EPN   (026981)

TITLE: nCommand Is Piloting Online Mortgage Fulfillment
AUTHOR: Marlin, Steven
SOURCE: Bank Systems & Technology,   v37 n8 p40(1) Aug 2000
ISSN: 1045-9472
HOMEPAGE: http://www.banktech.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Mortgage EPN is the core service of nCommand, an EPN (electronic provider
network) company based in San Mateo, California. Mortgage EPN will
aggregate paper and **electronic** documents from external providers, such as
 credit   reporting firms, underwriters, title companies, appraisers,
flood certification and mortgage insurers, into complete digital loan
packages. Mortgage EPN's XML architecture permits seamless integration
across different loan and desktop underwriting systems. The system can cut

costs, reduce closing times, and provide performance reports. Using XML (eXtensible **Markup Language**) to automate industry-specific documents and processes has cut the high costs of doing business using electronic data interchange (EDI)-based solutions. NCommand is working with MISMO (Mortgage Industry Standards Maintenance Organization) to help develop industry standards. NCommand's service is similar to one from HomeAdvisor Technologies, which ties together underwriting and credit reporting engines along with title and consumer information.

COMPANY NAME: nCommand (691909)
DESCRIPTORS: B2B Marketplaces; Credit Analysis; E-Commerce; Loan
    Processing; Mortgages; Underwriters; XML
REVISION DATE: 20010430

7/5/32   (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00119019   DOCUMENT TYPE: Review

PRODUCT NAMES: Internet (833029)

TITLE: Free-For-All!
AUTHOR: Staff
SOURCE: MacAddict,   v4 n9 p40(4) Sep 1999
ISSN: 1088-548X
HOMEPAGE: http://www.imaginemedia.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

MacAddict' compiles a 'not-quite-annual' list of Web sites for free goods and services (based on their own lack of funds.) These sites range from guitar picks to Bibles to complimentary wake-up calls. Thus they list a small smattering of sites because by the time a reader reads the article, the offers may not be there anymore or the sites will be gone. Here are some samples of the magazine's samples: wake-up calls www.mrwakeup.com, strobe light **www** .operationsstrobelight.com, T-shirt **www** .petrix.com/shirt/items, guitar pick **www** .bigrockeng.com, **credit   report www** .consumerinfo.com, and the New Testament (home1.gte.net/brm1/bible.htm).

COMPANY NAME: Vendor Independent (999999)
SPECIAL FEATURE: Photographs Charts
DESCRIPTORS: Apple Macintosh; Entertainment Industry; Information
    Retrieval; Internet; MacOS; Recreation & Hobbies
REVISION DATE: 20020630

7/5/33   (Item 3 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00118867   DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Deluxe 99 Windows 9x & NT (541478)

TITLE: Quicken Deluxe 99 on CD-ROM

AUTHOR: Hitchcock, J A
SOURCE: Link-Up, v16 n5 p31(2) Sep/Oct 1999
ISSN: 0734-988X
HOMEPAGE: http://www.infotoday.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Intuit's Quicken Deluxe 99 gets good marks overall, although testers found
some installation problems, but QuickBooks users may not need Quicken
Deluxe 99 at all. Features include bank account and credit card tracking;
report, graph, and budget creation; tracking of average cost basis and
asset class; saving on insurance and mortgages; inclusion of TurboTax
Online; and a calculator. On the main screen, Bank Checking Account,
testers could view the current balance. Running the cursor over different
points on the screen showed that five icons at the bottom provided many
more options, including reporting on income and expenses, list of accounts,
write a check to print, get started with **online** financial services, order
my **credit report** , research a stock or mutual fund, report my net worth,
research insurance rates, plan for taxes, and visit Quicken.com online tax
center. After installation, Help automatically showed a video describing
new features, which include easier navigation, a customizable Quicken home
page, multiple currency support, easier budgeting, average cost support for
investments, asset class information download, one-step updates, portfolio
export, PIN vault, financial activity centers, alerts, what-if scenarios,
quick entry, WebEntry, and capital gains estimator.

PRICE: $60

COMPANY NAME: Intuit Inc (447013)
SPECIAL FEATURE: Charts Screen Layouts
DESCRIPTORS: Bank Statement Reconciliation; E-Banking; IBM PC &
    Compatibles; Personal Finance; Tax Planning; Tax Return Preparation;
    Windows; Windows NT/2000
REVISION DATE: 20000830

7/5/34   (Item 4 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00117248   DOCUMENT TYPE: Review

PRODUCT NAMES: eLeads (759538)

**TITLE: Startup's Sales Lead Management Product Has Broad Reach Over the
Net**
AUTHOR: Carr, David F
SOURCE: Internet World, v5 n21 p22(2) Jun 7, 1999
ISSN: 1097-8291
HOMEPAGE: http://www.iw.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

MarketSoft's eLeads is a product designed to ensure that a larger
percentage of sales leads can actually be converted to sales, especially if
the sales process entails the efforts of multiple channel partners. Because
such sales leads can be and are easily lost or overlooked, MarketSoft wants

to route sales leads over the Internet, whether they are generated via the Web or obtained otherwise. Analysts knowledgeable in sales force automation trends, customer relationship management (CRM), and marketing automation categories say such products are not fully computerized for such tasks as distributing sales leads. According to an expert, between 70 and 90 percent of all leads never reach their appropriate destinations, especially in the channel, and only 5 percent or fewer of leads are ever tracked. The eLeads server can feed leads directly to the Siebel Systems Siebel 99 client or send notification to an e-mail account, **Web** pager, or pager. The system also attempts to qualify leads by adding pertinent information, including **credit reports** , and assigning a score to each lead. Salespeople can personalize their account on the system to page them for especially hot leads, and to use another way to notify of less promising ones.

COMPANY NAME: MarketSoft Corp (664791)
DESCRIPTORS: CRM; Internet Marketing; Paging; Sales Force Automation
REVISION DATE: 20010430

7/5/35   **(Item 5 from file: 256)**
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112075   DOCUMENT TYPE: Review

PRODUCT NAMES: Oracle Server 8 (692042); Oracle JDeveloper (720771)

TITLE: Zoot Zips Up Java Development
AUTHOR: Baum, David
SOURCE: Oracle Magazine,   v12 n5 p52(2) Sep/Oct 1998
ISSN: 1065-3171
HOMEPAGE: http://www.oramag.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Oracle's Oracle **Server** 8 and J Developer Suite are used by Zoot Enterprise, a provider of **credit reporting** , analysis, and marketing software and customized application development services to 40 of the top 100 financial institutions in the U.S. With Java, Zoot can write new software for customers while allowing them to continue leveraging their installed mainframe systems. Oracle 8 and JDeveloper are used to greatly enhance productivity and to save money during the complete development cycle. For instance, JDeveloper allowed Zoot to develop a home equity-loan/mortgage approval application in one-third the time that would have been required using older technologies. Among Zoot's clients are American Express and Wells Fargo Bank. Zoot allows companies to create and sell specialized credit products. The Internet and the dynamics of network computing ease access to key application resources and data stores. For instance, Oracle was used to create an Internet-enabled home equity-loan/mortgage approval application for Wells Fargo in only eight weeks. Java's platform neutral development model eases implementation significantly. The mortgage application was developed on NT, tested on Linux, and deployed on UNIX without recompilation at any stage of development.

COMPANY NAME: Oracle Corp (010740)
DESCRIPTORS: Credit Analysis; Database Management; Database Servers;
    Financial Institutions; Java; Loan Processing; Oracle; Program
    Development; Programming Languages

7/5/36   (Item 6 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00110329   DOCUMENT TYPE: Review

PRODUCT NAMES: Object Telephony Server   (714593); Call Processing System
4.3   (316253); PhoneFrame Explorer TeleSuite   (714607); ATOMS On - Line
Credit   Reporting   **(714615); Telescript 4.0   (268399**

TITLE: The Predictive Dialer Expands its Horizons
AUTHOR: Fleischer, Joe
SOURCE: Call Center Magazine,   v11 n6 p82(10) Jun 1998
ISSN: 1064-5543
HOMEPAGE: http://www.callcentermagazine.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE:· Product Analysis, No Rating

Predictive dialers, including Buffalo International's Object Telephony
Server, EIS's Call Processing System 4.3, Melita's PhoneFrame Explorer
TeleSuite, Noble Systems' ATOMS **On - Line   Credit   Reporting** , and
Digisoft's Telescript 4.0 have incorporated more functionality, and are
handy for many different types of users. Buffalo has expanded beyond
predictive dialing to incorporate communications servers. Its Object
Telephony Server can accommodate up to 288 seats per server. Although it
does not handle list management or campaign management, it does layer
dialing capabilities, on top of which different management applications can
be run. EIS's Call Processing System brings users different ways to refine
its pacing algorithm. When agents experience longer waits between
successful connections, the product will automatically move agents from
less productive to more productive campaigns. PhoneFrame has a dialer that
lets supervisors coach agents during a predictive call. Only the agent, and
not the customer, will hear the supervisor's suggestions. The dialer will
also allow the agent to transfer in others during a call, so the customer
can hear that other people are on the line. ATOMS incorporates a credit
inquiry from a major credit bureau into the campaign script. The credit
information will be displayed on the agent's screen. Telescript
automatically detects the presence of an answering machine, and plays a
digital message.

COMPANY NAME: Calltrol Corp   (649988); SER Solutions Inc   (554669); Melita
    International Inc   (649996); Noble Systems Corp   (650005); Digisoft
    Computers Inc   (339199)
SPECIAL FEATURE: Screen Layouts Charts
DESCRIPTORS: Autodialers; Call Centers; Computer Telephony; Network
    Software; Telecommunications; Telemarketing; Telephone Monitoring
REVISION DATE: 20030825

7/5/37   (Item 7 from file: 256)
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00106145   DOCUMENT TYPE: Review

PRODUCT NAMES: Wayfarer 4.0   (686328)

TITLE: Wayfarer Hopes It Has Hot Button To Push
AUTHOR: Fontana, John
SOURCE: InternetWeek,   v705 p32(1) Mar 9, 1998
ISSN: 0746-8121
HOMEPAGE: http://www.internetwk.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Wayfarer Communications Incorporated's Wayfarer 4.0 offers new integration
with corporate data, specifically enterprise resource planning (ERP)
systems and mission-critical business systems. Version 4 of Wayfarer is
based on a 'bridge architecture' that connects the Wayfarer server to
corporate systems. These systems include applications from Oracle,
PeopleSoft, SAP AG, and Baan. With bridge architecture, the user can set
customized triggers based on changes in their database. For example, if an
inventory system reaches a certain threshold, an action will be
implemented. Wayfarer requires coding by administrators. It offers a
toolkit called DataBridge that enables the administrator to create custom
links to relational databases via ODBC or to other data repositories via
native APIs. The administrator can also create custom World Wide **Web**
forms. These forms enable users to build triggers for inventory levels,
credit   reports , human resource information, and other types of
information needs. Wayfarer Communications is also using DataBridge
technology to create several application bridges that will work out of the
box. WebBridge is an included technology that tracks updates to corporate
intranet or Internet sites. Wayfarer 4.0 offers full RSA encryption through
SSL and directory integration with the Windows NT registry.

COMPANY NAME: Wayfarer Communications Inc (586773)
DESCRIPTORS: Decision Support Systems; Enterprise Resource Planning; IBM
    PC & Compatibles; Integration Software; Internet Utilities; Middleware;
    Windows NT/2000
REVISION DATE: 20000830

 7/5/38   (Item 8 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00099942   DOCUMENT TYPE: Review

PRODUCT NAMES: Quicken Deluxe 6.0 Windows & Windows 95 (541478)

TITLE: Electronic Tonic for Financial Woes: Quicken Deluxe 6.0
AUTHOR: Ginsburg, Lynn
SOURCE: Computer Shopper,   v17 n2 p436(2) Feb 1997
ISSN: 0886-0556
HOMEPAGE: http://www.computershopper.com

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

Intuit's Quicken Deluxe 6.0 improves on its excellent predecessor by adding
several major new features and improving existing tools, making it one of
the most powerful personal finance management programs on the market. The
new additions include an Activity Bar, activated under General Options,
which groups tools and features into logical categories, allowing users to

work on tasks without wading through pull-down menus. Other new features
include video and audio tutorials; a Debt Reduction Planner, which analyzes
debts and creates a payment schedule plan; and a Credit Monitoring Service,
which tracks a user's **credit   report** for a nominal fee. Quicken Deluxe
6.0 provides linkage to Intuit's World Wide **Web** site, which contains
information on loans and investments. Overall, Quicken Deluxe 6.0 offers
excellent value and innovative features to make money management more
efficient and less stressful.

COMPANY NAME: Intuit Inc (447013)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Financial Planning; Financial Reporting; IBM PC & Compatibles
    ; Personal Finance; Windows
REVISION DATE: 19970730

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00099482   DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552)

TITLE: 10 Ways to Make Profits on the Web in 1997
AUTHOR: Blankenhorn, Dana
SOURCE: NetGuide,   v4 n1 p82(5) Jan 1997

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Quick profiles of companies doing business on the World Wide Web outline
what services and products these companies offer to make make their sites
profitable. Mercury Center, the Web site for 'San Jose Mercury News',
supplements banner revenues by charging a nominal fee to its newspaper
subscribers and an under-$5 fee for nonsubscribers. Fitness Zone online,
Web site for Nordic Fitness, offers a catalog of its exercise equipment,
publishes an online magazine, and hosts chat groups. American Consumer
Services represents buyers searching for the best deal on a car, taking
fees up-front from the buyers. Maze.Com is a mortgagee qualifying service
selling **credit   reports** . Scambusters is a for-profit version of a
NETrageous newsletter that includes interviews with **internet**
entrepreneurs, technology reports, and tips on succeeding online.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Credit Analysis; Health & Fitness; Internet Marketing;
    Newspapers
REVISION DATE: 20010330

7/5/40   (Item 10 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00099277   DOCUMENT TYPE: Review

PRODUCT NAMES: DunsLink on the Web   (644901)

TITLE: D&B presents DunsLink on the Web

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Dun & Bradstreet's DunsLink on the Web provides customers with quick and
easy access to D & B's information services describing U.S. companies. Many
thousands of subscription customers can retrieve the most popular reports
on businesses over the **Internet** , including Business Information Report,
Payment Analysis Report, Supplier Evaluation Report, Comprehensive Report,
and select **Credit   Score** products. Business Background report, which was
formerly only sold for credit card purchase via its **Web** site, will be
available to subscription users soon. A Senior VP of Electronic Commerce
for D & B says the company 'is committed to exploring and leveraging new
technologies so that business information is just a click away for all our
customers.' DunsLink users no longer have to buy and maintain multiple
proprietary information services. A credit manager says DunsLink on the Web
provides access to D & B reports directly from the desktop, and that users
do not have to wait in line for one computer that has D & B access, or wait
until off-peak hours to get the information needed. Operations are much
more efficient, and employees say using the system is easy. A Secure
Sockets Layer-ready **browser** , a Web connection, and a DunsLink User ID and
password are required, and Netscape Communications' Navigator 1.22 or later
or Microsoft Internet Explorer (IE) for Windows 95 are recommended
browsers .

COMPANY NAME: Dun & Bradstreet Inc (442194)
DESCRIPTORS: Content Providers; Credit Analysis; Financial Information;
    IBM PC & Compatibles; Information Retrieval; Internet Utilities;
    Windows
REVISION DATE: 20000830

 7/5/41   (Item 11 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00097087   DOCUMENT TYPE: Review

**PRODUCT NAMES: DunsLink on the Web (644901); Dow Jones Investor Network
(581828); Worldwide PatSearch   (659193); Investext Strategies Series
(644919)**

TITLE: Database Race to the Web
AUTHOR: Staff

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

Dun & Bradstreet's DunsLink on the Web, Dow Jones & Company's Dow Jones
Investor Network, MicroPatent's PatentWeb, Investext Group's (now Thomson
Financial Services') Investext Strategies Series, and Donaldson, Lukkin &

Jenrette's PC Financial Network are part of a rundown of recent company
activities geared toward moving resources to the World Wide Web. DunsLink
on the Web provides content such as the Business Information Report,
Payment Analysis Report, Supplier Evaluation Report, Comprehensive Report,
and selected **Credit   Score** products. Dow Jones Investor **Network**
provides exclusive interviews with corporate executives, stock forecasting
by industry-renowned analysts, live breaking news, and corporate
presentations. Patent Server has over 1.5 million patent documents in image
format, and official patent documents, with graphics and drawings, are
accessible for quick delivery via the Internet. Strategies Series is a
series of industry-centered research databases available via the Web,
including full-text investment research reports and a daily news feed.
CISTI's SwetScan is a table of contents database for many journals, and PC
Financial Network has news, market quotes, investment databases, and
research information. Electronics Letters and IEE Proceedings provides
subscribers with Web-based search tools, including cross-journal searchable
bibliographic records.

COMPANY NAME: Dun & Bradstreet Inc (442194); Dow Jones & Co Inc (232742)
     ; MicroPatent LLC (625574); Thomson Financial Services (326895)
SPECIAL FEATURE: Screen Layouts
DESCRIPTORS: Electronic Publishing; Financial Information; Information
     Retrieval; Internet; Patents; Software Marketing; Stock Market
REVISION DATE: 20020516

 7/5/42   (Item 12 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00096091   DOCUMENT TYPE: Review

**PRODUCT NAMES: Internet (833029); Oracle 7 Parallel Edition (004233);
LEXIS-NEXIS (348058); Nexis.com (431699); DSS Web (619981); DB2
Intelligent Data Miner (653934)**

TITLE: Dangerous Data
AUTHOR: Foley, John Caldwell, Bruce
SOURCE: Information Week,   v599. p14(3) Sep 30, 1996
ISSN: 8750-6874
HOMEPAGE: http://www.informationweek.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Oracle's Oracle 7 Parallel Edition, LEXIS-NEXIS's eponymous information
service, MicroStrategy's DSSWeb (an online analytic processing OLAP
product), and IBM's Intelligent Miner Toolkit are highlighted in a
discussion of the privacy risks of linking data warehouses to the World
Wide **Web** . The FTC would like to expand confidentiality restrictions of
the Fair **Credit   Reporting** Act to include Social Security number; prior
addresses; date .of birth; and mother's maiden name. Congress is also bent
on resolving privacy issue. A subcommittee will decide by September 30,
1996 if a study is needed to determine the need for better safeguards for
personal data. MicroStrategy has an integration and distribution agreement
with Axcion, a database marketing and warehouse specialist, to use both
firms' products to sell data on the Web. IBM is creating a service bureau
to set up and maintain data warehouses.

COMPANY NAME: Vendor Independent (999999); Oracle Corp (010740);

LexisNexis Group   (316351); MicroStrategy Inc   (522643); IBM Corp
    (351245)
SPECIAL FEATURE: Graphs
DESCRIPTORS: Computer Security; Content Providers; Database Management;
    Government Regulations; Information Retrieval; Internet; Internet
    Security; Oracle
REVISION DATE: 20030428

  7/5/43   (Item 13 from file: 256)
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00094415   DOCUMENT TYPE: Review

PRODUCT NAMES: Company--Nets Inc   (863432)

**TITLE: Strictly Business: AT&T and Industry.Net join forces to Develop
a...**
AUTHOR: Stahl, Stephanie
SOURCE: Information Week,   v586 p35(1) Jul 1, 1996
ISSN: 8750-6874
HOMEPAGE: http://www.informationweek.com

RECORD TYPE: Review
REVIEW TYPE: Company

AT&T's New Media Services unit and Industry.Net announced that they will
become one company called Nets, which will support only business users.
Nets will provide a World Wide Web location with useful information and
will allow users to conduct electronic commerce. Nets will develop content
and information services for vertical industries and general business
users, and will have an electronic mall with an emphasis on offerings for
businesses. Nets will include AT&T's new Web-based Business Network, called
by AT&T 'A **Home   Page** For Business.' Links are provided to 1,000
business sites, including local chambers of commerce, **credit - reporting**
services, and mutual fund companies. Exclusive content will be provided
from such firms as Marketplace Information. Industry.Net will be included
to provide Web-based services that connection about 200,000 buyers and
4,500 sellers of industrial products.

COMPANY NAME: Nets Inc   (622443)
SPECIAL FEATURE: Charts
DESCRIPTORS: E-Payment; Internet Marketing; Software Marketing
REVISION DATE: 20020730

  7/5/44   (Item 14 from file: 256)
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00075895   DOCUMENT TYPE: Review

PRODUCT NAMES: NeurOn-Line   (462152); Colleague   (540153)

TITLE: The Dark Side of Hybrid Systems
AUTHOR: Newquist, H P
SOURCE: AI Expert,   v10 n3 p41(2) Mar 1995
ISSN: 0888-3785

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

To be useful commercially, artificial intelligence (AI) systems should
seamlessly integrate with data depositories and repositories. Hybrid
systems (merged neural networks and expert systems) can find trends or
otherwise obscure relationships and make determinations that provide the
best possible machine intelligence. One such product, NeurOn-line, is good
for baking company applications, because it can balance many variables. It
automatically learns neural net models from examples of process behavior,
using **online** or archived data. HNC's Colleague automates mortgage loan
underwriting; it **electronically** retrieves **credit reports** and uses
historical data to generate neural net, risk assessment models. However,
these are niche market products, and hybrid systems could fall flat in the
wider market. When developers understand the need for AI access to
corporate data, the technology will become commercially viable.

COMPANY NAME: Gensym Corp (471054); HNC Software Inc (500291)
DESCRIPTORS: Artificial Intelligence; Expert Systems; Neural Networks;
    Risk Analysis
REVISION DATE: 20000730

7/5/45   (Item 15 from file: 256)
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00071666   DOCUMENT TYPE: Review

**PRODUCT NAMES: EDI (Electronic Data Interchange)   (830052); Loan
Processing (834491)**

TITLE: Service Helps Home Buyers Net Mortgages
AUTHOR: Hoffman, Thomas
SOURCE: Computerworld,   v28 n48 p55(1) Nov 28, 1994
ISSN: 0010-4841
HOMEPAGE: http://www.computerworld.com

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Mortgage lenders and home buyers stand to profit from three new EDI
services described here. The Federal National Mortgage Association is
pending implementation of Mornet EDI in December (1994). This 'electronic
mortgage highway' will significantly expedite loan processing for home
buyers. Services to be provided include rapid retrieval of Residential
Mortgage **Credit Reports** at a considerably lowered cost. Also new is the
GoldWorks EDI **network** from Federal Home Loan Mortgage Corporation.
GoldWorks is scheduled for introduction in 1995. Additionally, Computer
Power Incorporated has recently expanded and renamed its own EDI network,
known as CPI InterChange. These networks provide a rapid and inexpensive
response to a previously costly and time-consuming process. Interest rates
ultimately are lowered by the accelerated processing.

COMPANY NAME: Vendor Independent (999999)
DESCRIPTORS: Data Communications; EDI (Electronic Data Interchange);
    Financial Institutions; Loan Processing
REVISION DATE: 20020830